

SEARCH REQUEST FORM

Scientific and Technical Information Center

705/40

50

Requester's Full Name: Dick Fields Examiner #: 78528 Date: 4/10/02  
Art Unit: 2164 Phone Number 305-5416 Serial Number: 09414731  
Mail Box and Bldg/Room Location: PK 2 5B50 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc. if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Electronic Billing w/ Flexible Billing Controller  
Bill Presentation

Inventors (please provide full names): Raul Ganesan et al

Earliest Priority Filing Date: 2/2/98

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

The abstract is a good summary of the invention, but the spec say it is essentially a cross between one billing system w/ many billers & many <sup>(users)</sup> customers, and another: a one biller w/ many <sup>(users)</sup> customers - such that the <sup>(user)</sup> customer can be part of a larger billing system and still communicate with any one billing they want for service.

Independent claims are 1, 12, 18, 22, & 23. For

possible key words are: central network station,

available bill information, different billers, different users, first network address, & second, different user stations associated or related user select a bill, first request, first bill first of plurality of billers, & second, identified bill, address responsive, receipt of request, hyperlink, input of user, automatically transmitting identifiers, database, network location indicator, direct transmission & network addresses.

\*\*\*\*\*

STAFF USE ONLY

Searcher: David Hollaway  
Searcher Phone #: 308-7794  
Searcher Location: PK 2 4B33  
Date Searcher Picked Up: 4-15-02  
Date Completed: 4-17-02  
Searcher Prep & Review Time: 68  
Clerical Prep Time: \_\_\_\_\_  
Online Time: 229

Type of Search

NA Sequence (#) \_\_\_\_\_  
AA Sequence (#) ✓ \_\_\_\_\_  
Structure (#) \_\_\_\_\_  
Bibliographic ✓ \_\_\_\_\_  
Litigation \_\_\_\_\_  
Fulltext ✓ \_\_\_\_\_  
Patent Family \_\_\_\_\_  
Other \_\_\_\_\_

Vendors and cost where applicable

STN \_\_\_\_\_  
Dialog 1322 %  
Questel/Orbit \_\_\_\_\_  
Dr.Link \_\_\_\_\_  
Lexis/Nexis \_\_\_\_\_  
Sequence Systems \_\_\_\_\_  
WWW/Internet ✓ \_\_\_\_\_  
Other (specify) \_\_\_\_\_

Set	Items	Description
S1	69877	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL()PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	159010	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	6182	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) ()RESOURCE()LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	8522877	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	3165505	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	7252041	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	4	S1 AND S2 AND S3
S8	117	S1 AND S3
S9	112	S8 AND (S4 OR S5 OR S6)
S10	7	S1(10N)S3
S11	3727	S1(10N)S4(10N)S5
S12	318	S11(S)S6
S13	432	S7 OR S9 OR S10 OR S12
S14	68	S13 NOT PY>1998
S15	57	RD (unique items)
S16	31	S15 NOT PD>19980202
File	15:ABI/Inform(R)	1971-2002/Apr 16 (c) 2002 ProQuest Info&Learning
File	9:Business & Industry(R)	Jul/1994-2002/Apr 15 (c) 2002 Resp. DB Svcs.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	624:McGraw-Hill Publications	1985-2002/Apr 15 (c) 2002 McGraw-Hill Co. Inc
File	610:Business Wire	1999-2002/Apr 16 (c) 2002 Business Wire.
File	613:PR Newswire	1999-2002/Apr 16 (c) 2002 PR Newswire Association Inc
File	20:Dialog Global Reporter	1997-2002/Apr 16 (c) 2002 The Dialog Corp.
File	476:Financial Times Fulltext	1982-2002/Apr 16 (c) 2002 Financial Times Ltd
File	634:San Jose Mercury	Jun 1985-2002/Apr 13 (c) 2002 San Jose Mercury News
File	95:TEME-Technology & Management	1989-2002/APR W2 (c) 2002 FIZ TECHNIK

01421177 00-72164

**The case for "opt in" marketing on the Internet**

Resnick, Rosalind

Direct Marketing v59n12 PP: 52-53 Apr 1997

ISSN: 0012-3188 JRNL CODE: DIM

WORD COUNT: 1223

ABSTRACT: Supporting "opt in" **direct** marketing on the Internet is: 1. Good for **consumers** because they are seeking an interactive dialogue with marketers. 2. It is good for the...

TEXT: Headnote:

On the Internet, **consumers** and marketers enjoy an unwritten "social compact" - **consumers** consent to be marketed to only so long as the marketer provides information of interest and value.

Mention the words, "opt in," to a **direct** marketer and you're likely to get a reaction ranging from anger to disbelief. The right to send unsolicited catalogs, sales letters and product samples to **consumers** based on demographic profiles and geographic location is sacred in **direct** marketing and one of the pillars of the \$32-billion-a-year industry. **Consumers** who want to stop receiving commercial solicitations can "opt out" if they like, but most...

... but it's also an ineffective way to reach a listening audience. On the Internet, **consumers** and marketers enjoy an unwritten "social compact" - **consumers** consent to be marketed to only so long as the marketer provides information of interest...

...Here are three reasons why you should support "opt in."

1. It's good for **consumers** .

Research shows that today's **consumers** are not passive couch potatoes, content to sit back and be told what to buy...

...new medium of the Internet a big leap forward, it comes at a time when **consumers** are actively looking for new ways to interact with brands," J. Walker Smith, managing partner...

... AZ. "Of all media, new and traditional, the Internet has the best potential to provide **consumers** with exactly what they want."

This is doubly true of **consumers** on the Internet. Long before the Internet became a medium, it was a cacophonous community of independent-minded **individuals** debating, collaborating and sharing news and ideas. The Internet was founded not by big corporations...

...the Net.

Marketers who think that Internet users will eventually become as complacent as mainstream **consumers** should think again. If anything, this new trend toward user empowerment is likely to spread...

... world of postal mail is to rent lists of targeted names credit card holders, magazine **subscribers** , people who live in a particular zip code. Typically, these lists rent for CPMs ranging...

...buy bulk e-mail software for \$300 that will scoop up millions of e-mail **addresses** from **Internet** **news** groups and the America Online, CompuServe and Prodigy member **directories** in a matter of hours. An opt-in list, on the other hand, can cost...

...our clients.

The best argument in favor of "opt in" lists is that they work. **Internet Billing** Co. ([http:// www .ibill.com/](http://www.ibill.com/)) used opt-in lists to increase its sales by 1,000 percent in...

...new jobs. That's why we are working closely with both the ISA and the **Direct Marketing Association (DMA)** to help find a solution that will satisfy **consumers** and marketers alike.

Here are the three principles that I would like to see voluntarily adopted by the interactive and **direct** marketing industries:

1. "Opt in" - While the efforts of the industry trade associations to let **consumers** "opt out" of targeted e-mail lists instead of simply "spamming" them with unwanted ads...

... millions of users are not only violating the "netiquette" of Internet culture but also causing **consumers** to pay more for online access.

2. Privacy -- Internet **consumers** have a right to privacy. ...companies like Cyber Promotions and Canter & Siegel will probably always be around, the future of **direct** marketing on the Internet lies with those companies that are prepared to do business in...

DESCRIPTORS: **Direct** marketing...

16/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01324143 99-73539

**Balancing acts at EDS**

Barr, Stephen

CFO: The Magazine for Senior Financial Executives v12n11 PP: 45-47 Nov 1996

ISSN: 8756-7113 JRNL CODE: CFO

WORD COUNT: 1635

...TEXT: graphs that tell the EDS reengineering story. Employees use the rooms to track findings, goals, **direction**, and milestones (staff development information is also available). Prospective **customers** are often given a tour. And recently, EDS began distributing this information on a **global** basis via its internal **Internet**, or intranet.

**BILLING** : SERVICE FIRST

Providing vital information to the **customer** quickly and efficiently was the goal of EDS's overhaul of the billing process. To...

16/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01314840 99-64236

**Citi rolling out receivable solution**

Anonymous

Bank Systems & Technology v33n10 PP: 12 Oct 1996

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 153

...TEXT: of the game and get some savings, then grow with us," says Antony Jenkins, executive **director**, **Global** Relationship Bank.

Eventually the solutions set will incorporate the ability for a corporate **customer** to capture **consumer** **payments** over the **Internet** and fold them into the wholesale side as well, says Jenkins.

CRS is currently in...

16/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01093171 97-42565

**Surfwatch on the Net**

Kaneshige, Thomas

Communications International v22n7 PP: 6-8 Jul 1995

ISSN: 0305-2109 JRNL CODE: COI

WORD COUNT: 875

...TEXT: has to be updated every month. Users register with SurfWatch Software, receive updates over the **Internet**, and are **billed** accordingly. Currently SurfWatch blocks over 1,300 **Internet** **addresses**.

Employers, **both** in the US and internationally can also benefit from SurfWatch because it reduces liability. And...

16/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01019137 96-68530

**Selling in cyberspace**

Gelormine, Vince

Success v42n4 PP: 61-68 May 1995

ISSN: 0745-2489 JRNL CODE: SCS

WORD COUNT: 5132

...TEXT: can deliver a company presentation complete with sound, pictures, and video to millions of potential **consumers**. The different elements of your presentation may be stored in computers thousands of miles apart...

...a high degree of computer sophistication. Most documents were maintained in text form. And a **consumer** had to use a series of arcane Internet tools with bizarre names like Telnet, Gopher...

... It opens the Internet to a general audience with more limited computer skills. For the **consumer**, the World Wide Web provides a quick and easy way to find products and services...

...a luxury cruise in the Caribbean. With the aid of a number of on-line **directories** that can sort through the welter of information by subject and keyword, potential **customers** can now easily find your information or Web site. They can see, hear, and practically...

... small companies and entrepreneurs to get their brochures, product catalogs, and price lists to potential **customers**. Most important, it is becoming a popular platform for **direct** selling.

How many **consumers** are on the Web?

Web users are increasing by the thousands each day. For instance...

...But it is a lot more expensive to open a shop in an on-line **consumer** mall than on the Internet. The company called PC Flowers receives 10 times as many...

... cybermalls, and business tips for entrepreneurs considering venturing into the Internet.)

What does the Internet **consumer** marketplace look like?

In the physical world, businesses rent office space in a building or...

past.

CYBERMALL: Shopping areas within the **consumer** on-line services (CompuServe, Prodigy, America Online, etc.). FTP (or File Transfer Protocol) is the...

... is like a postal robot that can automatically respond to requests for information. When a **customer** sends an e-mail request for information about your company, the mailbot automatically ships off...

... Uniform Resource Locator): Think of a URL as an Internet telephone number or address. No **two URL** numbers on the Internet are the same.

VERONICA: Veronica is a search tool built into...

... industry. Users gain access to CommerceNet-related information and applications via the World Wide Web.

**Subscriber** fee: \$1,250 per year.

Associate membership: \$5,000 per year for small businesses (under...CTSNET is a full-service Internet provider, offering dial-up and dedicated Internet access to **individuals** . businesses, and the academic community. Internet's Commercial Sites Index currently lists CTSNET as the...

... one Internet provider representing the most companies on the World Wide Web. CTSNET provides its **customers** with periodic reports detailing the volume of exposure to your Web site. Price list: \$10...

... and manages electronic shopping malls for more than 70 companies. Tenants in CyberMalls will have **direct** input on the malls' spending for advertisements aimed at attracting mall **shoppers** . Price list: Home page pricing starts at \$250 for six months. Free classifieds for user...

...DESCRIPTORS: **Direct** selling...

... **Direct** marketing

16/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00688148 93-37369

**An overview of international treasury management**

Leary, Neil A

Journal of Cash Management v13n2 PP: 33-38 Mar/Apr 1993

ISSN: 0731-1281 JRNL CODE: JCG

WORD COUNT: 2230

...TEXT: albeit usually a small percentage)

\* Overdaft banking is the number one term of credit used **globally** .

\* Postal systems with **consumer** bank accounts are included within the banking system.

\* Multi-currency accounts are readily available .

\* Most countries use **electronic payments** , not checks, ...primarily to handle electronic payments similar to our automated clearing house) settled payments and/or **direct** debits are the dominant payment medium in many countries. (See Exhibit 2.) (Exhibit 2 omitted...

16/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00519387 90-45144

**Global Direct Deposit System Speeds Up Overseas Payments**

Frangini, Monica

Computing Canada v16n21 PP: 61 Oct 11, 1990

ISSN: 0319-0161 JRNL CODE: CCD

...ABSTRACT: currency. Bryker Data Systems Ltd., along with the Bank of America Canada, has developed a **Global Direct Deposit** service that lets the bank's **customers electronically** disburse payroll **payments**, pension payments, expense reimbursements, and other high-volume recurring payments in selected foreign countries. The...

...sophisticated method of handling the foreign exchange rate, according to Bryker's Bryan Kerdman. **Global Direct Deposit** will support the UK format on delivering **direct** deposits as well as the US standard. Kerdman says that the new service should be...

**16/3,K/8 (Item 1 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

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01938648 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**KENAN TO LEVERAGE OPTUS SALE FOR REGIONAL EXPANSION**

(Kenan Systems' Arbor/BP system will ultimately provide complete billing services for Optus' 3 mil+ customers)

Exchange Telecommunications Newsletter, v 9, n 34, p N/A

September 05, 1997

DOCUMENT TYPE: Newsletter ISSN: 0162-914X (Australia)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 455

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...to Malaysia's second carrier, Time Telekom, but Raghev Sahgal, Kenan's Singapore based region **director** Asia/Pacific, said an announcement regarding other sales in Australia and New Zealand would be...

...used to front-end existing billing systems to provide a single bill to large corporate **customers**. Kenan last year launched EC/Kenan, a **billing** system for **electronic** commerce and Internet service providers. Kenan last year signed strategic **global** alliances with Price Waterhouse and Siemens AG. Price Waterhouse will provide systems integration, training and...

**16/3,K/9 (Item 2 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

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01635409 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**More talk than action on the Net**

(Internet banking may become more important in the future as most banks are using it just for marketing at the moment; top 25 US in Internet listed)

Electronic Payments International, n 112, p 11

October 1996

DOCUMENT TYPE: Newsletter; Ranking ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3736

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**ABSTRACT:**

...Internet, it has yet to take off in the US. Only seven financial institutions offer **consumers** the capability to conduct transactions over the Internet. They include 5 banks - Bank of America...

...is taking place." For now, Hargreaves says, most business to business

growth will be in **customer** service facilities such as account applications, obtaining balances, and funds transfer between accounts or from...

TEXT:

...Internet, it has yet to take off in the US. Only seven financial institutions offer **consumers** the capability to conduct transactions over the Internet. They include five banks - Bank of America...

...is taking place."

For now, Hargreaves says, most business to business growth will be in **customer** service facilities such as account applications, obtaining balances, and funds transfer between accounts or from...

...to contradict the findings of other studies. A report by consultants Booz-Allen & Hamilton on **consumer** demand for Internet banking predicted that by the year 2000, 15.7 percent of US...

...Internet sites by the year 2000 and 500 of these would offer full-service homebanking.

**Electronic Payments** International has just completed its own survey of Web banking among the top 25 US...

...banks have Web sites, these mainly offer product and account information, credit card applications and **consumer** loan applications. For the most part, on-line transactions are not taking place, although the...

...marketing and informational tool", "valuable", "more than worthwhile from a public relations standpoint", "good for **customers** accessing product information", "profitable for gaining new **customers** and retaining existing ones." But not profitable, it seems, in commercial terms.

In September 1994...

...Your Money programme (see EPI 109).

Using BoA's HomeBanking service as it is called, **customers** with a computer and modem can access account information, obtain balances for their current accounts...

...cards, and pay bills on-line. However, BoA declined to reveal how many of its **customers** were actually accessing the service through the Internet.

California regional Wells Fargo, which already has...

...July of this year began to offer a Pay Anyone Bill Payment service. Payees receive **payments electronically**, although if they are not hooked up to the Internet, the bank will cut them a paper cheque.

The bank also allows **customers** to transfer funds among their Wells Fargo accounts and to make on-line applications for...

...believe the Internet is a great way to save time and is easier for our **customers**."

Between all of its online access points on offer - Quicken, Microsoft Money, Prodigy and the Internet - Wells Fargo has 220,000 online **customers**. However, like BoA, it declined to reveal how many were accessing services solely via the...

...site in January 1995 and receives between 15,000 to 20,000 hits a day. **Customers** can apply for credit cards and **consumer** loans online. They can also shop on the Net, making payments via a Visa or...

...or, for small purchases, by CyberCash.

Earlier this month, First Union increased functionality to enable



**customers** to review their accounts, make inquiries and check balances. By year-end, **customers** will be able to pay bills, transfer funds and open accounts **directly** through the Web site.

First Union's security incorporates RSA encryption (both private and public key) through SSL. The bank said a number of new **customers** had signed up as a result of the Web banking service, but it declined to...

...the information technology and operations group, said it was "too soon to measure" whether additional **customers** had signed on as a result of the Web banking service. Chase expects to offer...

...received 1 million hits since then and has signed up an undisclosed number of new **customers** through account requests received over the Internet.

Fleet's site offers information on corporate products...

...as a unique feature called the Personal Navigator, designed by QuadraVision of Toronto, which allows **customers** to create a personal financial profile customised to their needs. This personal "home page" on

...  
...Yurkstas said. He added that, to date, the bank has had "great feedback" from its **customers** who find the current site "easy to navigate" and "valuable."

Among other banks, wholesale bank...

...site gets 50,000 hits a week but does not record whether these are from **customers**. It does not offer online transactions, but did not discount this happening in the future.

Alone among the banks surveyed by EPI, First Chicago differentiates the number of hits from **customers** as opposed to the Web-surfing public at large. Of the 20,000 hits it receives a week, 30 percent come from **customers**, the bank said.

#### INTERNET BANKING AT THE TOP 25 US BANKS

Rank: 1  
Name of...

...credit card

Are online transactions taking place? What type of transactions?

Yes, payments debited from **customer**'s account

How **many** transactions are you recording per day/per week?

n/a

What other services do you...Winkler, executive VP

What online services does your site offer?

Product applications, online shopping, reviewing **Individual** Retirement Accounts

Are online transactions taking place? What type of transactions?

Yes

How many transactions...

...review (October). Funds

transfer, bill pay, opening accounts

Rank:

7

Name of bank:

Bankers Trust **New** York Corp.

URL :

www.bankertrust.com

Who is in charge of Internet banking?

Steven Hargreaves, head of Internet...

URL: www.huntington.com

Who is in charge of Internet banking? Bill Randle, **director** -marketing and strategic planning

What online services does your site offer? Open accounts, check balances...  
...and certificates of deposit (CDs)

Are online transactions taking place? What type of transactions? Yes - **electronic bill payments** via third **party** processors, ACHs, wires, etc.

How many transactions are you recording per day/per week? n...  
...of Internet banking? Lee Stein, chairman and CEO

What online services does your site offer? **Internet Payment System**

Are **online** transactions taking place? What type of transactions? Yes - credit card transactions

How many transactions are...

16/3,K/10 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0716756 BW0006

**INTELLECT ELECTRONICS:** Intellect announced North American availability of "cashless ATM" as well as first North American win at CardTech/SecurTech; Intellect ULD 2000i -- Unattended Loading Device -- selected by major Canadian bank

June 24, 1997

Byline: Business Editors & Financial Writers

...countries including The Netherlands, Belgium, Norway, Australia, Singapore, Brazil and the U.S.

Intellect's **customers** include major multinational computer companies, such as NCR, who supply Intellect products to the fast growing **global EFT** market. Current **direct customers** include major banks and retailers of all types throughout the world. One example: A fast food **electronic payment** solution for all 120 McDonald's restaurants in New Zealand was just announced after a...

16/3,K/11 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0654260 BW0234

**Business Wire Recap**

December 12, 1996

Byline: Editors

...R. Kravis Founding Member of its Leadership  
Circle (BW1016 07:02)

(NETGRAVITY) --ADVISORY/NetGravity Demos **Customer** -Acclaimed  
Online Advertising Management Software at Internet World (BW0012)

Engineer Recruitment Drive (BW0075 11:01)  
(INFORMIX-SOFTWARE)(IFMX) --Informix showcases Multimedia...BOSTON  
, Mass.--Winter Corp. announces  
corporate move & expansion; New facilities and staff added to support  
**customers** and expanded VLDB research (BW1195 11:40)  
(KPMG-PEAT-MARWICK) SAN FRANCISCO--Stock options triple...

16/3,K/12 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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1104784 NYWEB  
**PR Newswire Web Site Directory for May 29**

DATE: May 29, 1997 15:08 EDT WORD COUNT: 2,282

**PR Newswire Web Site Directory for May 29**

The following is a **directory** of **Internet** Web site **addresses** announced  
in **news** releases that have crossed PR Newswire over the past week. Many  
of PR Newswire's...

... stories that were transmitted by PR Newswire during the past week. The  
PRN Web Site **Directory** is distributed each Wednesday and is slugged  
"bc-PRN-Web-Guide."

The following list contains...

...cncfamily.com

<http://www.mycompany.com>  
<http://www.cnchost.com>

<http://www.concentric.net>

IBM **Global** Travel and Transportation Develops Reservations/Travel  
Package

With Compuware's UNIFACE

<http://www.uk.ibm.com/travel>  
<http://www.ibm.com/services/globalservices.html>  
<http://www.compuware.com>

All Games Network, PC Games and GamePro Join Forces to...

...<http://www.msn.com>

<http://microsoft.com/corpinfo>  
visit <http://press.msn.com>

Apple Accepting **Customer** Orders for Twentieth Anniversary Macintosh

<http://twentiethanniversary.apple.com>

FDA Medical Imaging Drugs Advisory Committee...

...[shareholdernews.com/snus](http://shareholdernews.com/snus)

<http://www.sonuspharma.com>

Symantec WinFax PRO 8.0 Update Available to **Customers**

<http://www.symantec.com/winfax>

...of course, PR Newswire's Web Site

<http://www.prnewswire.com>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543 or Julie Farin [prnewswire.com](mailto:prnewswire.com)

16/3,K/13 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

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1079852

NYWEB

**PR Newswire Web Site Directory For April 9**

DATE: April 9, 1997 16:17 EDT WORD COUNT: 2,950

**PR Newswire Web Site Directory For April 9**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

... stories that were transmitted by PR Newswire during the past week. The PRN Web Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...org

<http://www.fcc.gov>  
FreeLoader Introduces EasyINSTALL Technology

<http://www.freeloader.com>

<http://www.individual.com>

<http://www.newspage.com>

InteliData Introduces Revolutionary 'MoneyClip'

<http://www.intelidata.com>

<http://www...>

...com/hwdev/winhec/wdmsem.htm

Even Apple Pie Isn't so American Anymore ... Hoover's **Global** 250

Tells Which Foreign Companies are Conquering America and Ruling the World

<http://www.hoovers...lgc.com>  
InfoSpace and Imagine Publishing Announce Licensing Agreement to Bring

InfoSpace's Award Winning **Directories** to The Net Magazine's Website

<http://www.thenet-usa.com>

<http://www.infospace.com...>

...Type II Diabetes

<http://www.ergo.com>

First Virtual Holdings Announces New Distribution Channel for **Internet**

UT Automotive Announces...

...Patent Office

<http://www.biogen.com>

Chrysler's Bernard Robertson to Chair 3rd Annual

SAE **Global** Vehicle Development Conference

<http://www.sae.org>

Two Micrografx Titles Earn FamilyPC's FamilyTested Recommended...

...of course, PR Newswire's Web Site

<http://www.prnewswire.com>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543 or jfarin prnews.attmail.com.

**16/3,K/14 (Item 3 from file: 813)**

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1058789

NYWEB

**PR Newswire Web Site Directory for February 19**

DATE: February 19, 1997 15:26 EST WORD COUNT: 1,894

**PR Newswire Web Site Directory for February 19**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

... stories that were transmitted by PR Newswire during the past week. The PRN Web Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...www.usskiteam.com

[http://www.merc.com/sb/cgi/sb\\_merc.cgi](http://www.merc.com/sb/cgi/sb_merc.cgi)

Practical Peripherals Offers **Customers** Low Cost 56K Upgrades

<http://www.practinet.com><

USWeb Atlanta Selects Object Design's ObjectStore...

...Available

<http://www.artisoft.com/firstweb>

Digital And Bea Form Worldwide Technology Partnership To Deliver **Universal**

Middleware Infrastructure

<http://www.beasys.com>

GTE Unit to Use T-NETIX Voice Print Technology...

...<http://www.tmsinc.com>

The Wall Street Journal Interactive Edition to License InfoSpace's

3rd Annual 'Media...

...of course, PR Newswire's Web Site

<http://www.prnewswire.com>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543 or [jfarin@prnews.attmail.com](mailto:jfarin@prnews.attmail.com).

16/3,K/15 (Item 4 from file: 813)  
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1056173 NYWEB  
**PR Newswire Web Site Directory For February 12**

DATE: February 13, 1997 09:39 EST WORD COUNT: 2,508

**PR Newswire Web Site Directory For February 12**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

... stories that were transmitted by PR Newswire during the past week. The PRN Web Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...Server

<http://www.arborsoft.com>  
<http://www.lawson.com>

Internet Shopping Network (ISN) Licenses BroadVision **One -To- One** Technology

<http://www.isn.com>  
<http://www.broadvision.com>

IHOP Teams with Lawson Software and...

...Catalog Publisher

<http://www.cadis.com>  
<http://www.krakatoa.com>

Sync Research Launches Comprehensive New **Customer** Service and Support Offering

<http://www.sync.com>  
<http://www.tylink.com>

ViewSoft Releases Breakthrough...

...Symantec Offers Free Norton Secret Stuff

<http://www.symantec.com/nss>

Stac Offers Free ReachOut **Global** Internet Desktop Access Software

<http://www.stac.com>

<http://www.fanniemae.com>

KeyCorp Introduces KeyMoney Debit Card for Small Business **Customers**

<http://www.keybank.com>

Imutec Pharma Announces Appointment of New Vice President

of Research and...of course, PR Newswire's Web Site

<http://www.prnewswire.com>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543 or jfarin prnews.attmail.com.

16/3,K/16 (Item 5 from file: 813)

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1049402

NYWEB

**PR Newswire Web Site Directory for January 29**

DATE: January 29, 1997 14:53 EST WORD COUNT: 1,811

**PR Newswire Web Site Directory for January 29**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

... stories that were transmitted by PR Newswire during the past week. The PRN Web Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...com

Lotus Extends Comprehensive Messaging Strategy

<http://www.lotus.com/migration>

<http://domino.lotus.com>

**Individual** Releases First! 2.0 for Notes at Lotusphere, Delivering More

Custom News Options to Users on The Road

<http://www.newspage.com>

<http://www.freeloader.com>

<http://www.individual.com><

NetGain Commerce 97 makes the Kiosk Connection to the People's Internet:

<http://www...>

...fbs.com

<http://www.cyberhouse.com>

VeriSign Provides Custom Digital ID Services to Large Corporate **Customers**

<http://www.tsm.topica.or.jp>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543 or jfarin prnews.attmail.com.

**16/3,K/17 (Item 6 from file: 813)**  
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1048024 DAM003  
**EDS Distributed Services Expansion Answers Market Demand**

DATE: January 27, 1997 11:52 EST WORD COUNT: 665

...estimates, real-time pricing and availability information, on-line order processing and status information, automatic **direct customer** shipping, and **electronic payment** .

EDS is a leader in the **global** information services industry. The company's more than 95,000 employees specialize in applying a...

**16/3,K/18 (Item 7 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
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0996942 NYWEB  
**PR NEWswire WEB SITE DIRECTORY FOR SEPT. 18**

DATE: September 18, 1996 16:45 EDT WORD COUNT: 3,167

**PR NEWswire WEB SITE DIRECTORY FOR SEPT. 18**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

...stories that were transmitted by PR Newswire during the past week. The PRN Web Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...<http://www.symantec.com>  
Summary Corp. Announces New Name; LumaNet Reflects Company's Focus And

**Direction <**

<http://www.smry.com>

2.9 Million Visitors Propel Netscape Internet Site to Over 100...  
800-FLOWERS Announce On-line Marketing Alliance

<http://www.1800flowers.com>

<http://www.americangreetings.com>

**Global** Group Formed to Focus on LSI **Customers** as LSI Logic Expands  
Worldwide Presence

<http://www.lsillogic.com>

Wind River Systems and Hitachi...

...Demonstrates ATM And Internetworking Applications At



<http://www...>

...U.S.

and Latin America Network

<http://www.c-com.net>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543  
or jfarin prnews.attmail.com.

16/3,K/19 (Item 8 from file: 813)  
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0970226 NYWPRN1  
**PR NEWswire WEB SITE DIRECTORY FOR JULY 10**

DATE: July 10, 1996 11:31 EDT WORD COUNT: 2,449

**PR NEWswire WEB SITE DIRECTORY FOR JULY 10**

The following is a **directory** of **Internet** Web site **addresses**  
announced in **news** releases that have crossed PR Newswire over the past  
week. Many of PR Newswire's...

...stories  
that were transmitted by PR Newswire during the past week. The PRN Web  
Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-  
Guide."

The following list contains...

...LUCKMAN INTERACTIVE ACQUIRES NETFIRE SYSTEMS

<http://www.luckman.com>  
DSC SUPPORTS FCC DECISION TO PERMIT **FLEXIBLE** SERVICE OFFERINGS

IN THE COMMERCIAL MOBILE RADIO SERVICES (WT DOCKET NO. 96-6)

<http://www...>

...<http://www.sdge.com>

CONFERENCE OPENS CENTER FOR INTEGRATED STUDY OF THE HUMAN DIMENSIONS  
OF **GLOBAL** CHANGE

<http://www.epp.cmu.edu>

<http://www.cit.cmu.edu>

EDS CAPTURES DEIS II...

...RADISSON DEBUTS ALL-NEW WEB SITE: REVOLUTIONIZING THE WAY HOTELIERS

PRICE PRODUCTS AND THE WAY **CONSUMERS** BUY THEM  
<http://www.radisson.com>

<http://www.magnet.com>

MESC MAKES AUTO PLANT APPLICATIONS...SHIELD

<http://www.avicenna.com>

<http://www.imnr.com>

GERMANY'S MANNESMANN MOBILFUNK IS LAUNCH **CUSTOMER** FOR NEW CELLULAR  
FEATURE FROM BRITE VOICE SYSTEMS

<http://www.brite.com>

PC WORLD ONLINE...  
...YORK, VIRGINIA AND MARYLAND

<http://www.heron-med.com>

<http://www.dpo.com>

THRIFTY REVOLUTIONIZES **ELECTRONIC** COMMISSION **PAYMENTS** TO TRAVEL  
AGENTS

<http://www.thrifty.com>

DUREX SURVEY SHOWS U.S. BELOW **GLOBAL** AVERAGE FOR SEX EDUCATION  
IN SCHOOLS

<http://www.durex.com>

FRONTIER NAMES CHIEF INFORMATION OFFICER...

...ATTEST SOFTWARE AND ALLIANCE WITH PROVIS CORP  
<http://www.zycad.com>

CONTACT: Julie Farin, promotion **director** of PR Newswire,  
212-596-1543 or jfarin prnews.attmail.com.

16/3,K/20 (Item 9 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0947806 DCTH026  
**IMPORTANT DEVELOPMENTS IN HOME BANKING TO POSITIVELY AFFECT US ORDER**

DATE: May 9, 1996 12:11 EDT WORD COUNT: 803

...and Internet  
solutions that enable banks to deliver private-branded electronic  
financial services to their **customers** at home. Products include home  
banking, **electronic** bill **payment**, personal loans, **electronic**  
brokerage, insurance, and financial news and information.

Home ATM takes the **universal** experience of using an automated  
teller machine and transfers it to the personal computer. The...

...will soon be  
able to perform the most important task of all: retrieving "electronic  
cash" **directly** from their personal computers.

Home Pay uses familiar metaphors that precisely copy the way  
consumers...

16/3,K/21 (Item 10 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0926951 NYW001B  
**PR NEWswire WEB SITE DIRECTORY FOR MARCH 20**

DATE: March 20, 1995

13:30 EST

WORD COUNT: 1,725

**PR NEWswire WEB SITE DIRECTORY FOR MARCH 20**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

...stories that were transmitted by PR Newswire during the past week. The PRN Web Site **Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...4.0

<http://www.unidata.com>

STAC ELECTS JOSEPH W. JENNINGS TO ITS BOARD OF **DIRECTORS**

<http://www.stac.com>

THREE CHICAGO CHILDREN WIN TOP PRIZES IN INTERNATIONAL YOUTH ART CONTEST...

...FASTER, MORE POWERFUL CARBON COPY 7.0 FOR DOS

<http://www.microcom.com>

MEDVISION NAMES **DIRECTOR** OF TECHNICAL OPERATIONS

<http://www.medvis.com>

UCOM CHAIRMAN COMMENTS ON FOREIGN SEMICONDUCTOR MARKET SHARE...

...IN DAMAGES IN JANUARY STORMS

<http://www.ned.usace.army.mil>

PERSISTENCE SOFTWARE BROADENS INTERNATIONAL **CUSTOMER** BASE THROUGH TOP EUROPEAN DISTRIBUTOR

<http://www.persistence.com>

VERIFONE FORMS CDPD TRANSACTION AUTOMATION SPECIAL INTEREST GROUP TO DRIVE DIGITAL CELLULAR STANDARDS FOR RETAIL **PAYMENT** APPLICATIONS

<http://www.cdpc.org>

<http://www.verifone.com>

PICTURETEL AND MIT PARTNER TO DEVELOP NEW DISTANCE LEARNING...FOR THE ENTERPRISE

<http://www.sherpa.com>

GEOFFREY A. MOORE JOINS XCELLENET'S BOARD OF **DIRECTORS**

<http://www.xcellenet.com>

NETWORK INTEGRITY: **CUSTOMERS** PERFORM NETWARE UPGRADES USING LANTEGRITY

<http://www.netint.com>

FITZGERALD COMMUNICATIONS SELECTED BY KENAN SYSTEMS...

...tophat.com

AURUM SOFTWARE EXTENDS EXECUTIVE MANAGEMENT TEAM TO FOCUS ON  
ADVANCED TECHNOLOGIES FOR A **GLOBAL** MARKET

<http://www.aurum.com>

TEKTRONIX(R) SOLIDIFIES LEAD IN WORKGROUP OFFICE COLOR PRINTING  
[http...](http://www.tektronix.com)

...cdw.com

NBAA DISTRESSED BY CLOSING OF MEIGS FIELD

<http://www.nbaa.org>

MILES NAMED **CUSTOMER** NETWORK SERVICES VP AT AVDATA

<http://www.avdata.com>

DELL COMPLETES AGREEMENT FOR SAP CERTIFICATION...

...chicago.tribune.com

UPS ANNOUNCES FIRST PACKAGE PICKUP REQUESTS ON THE INTERNET;

EXPANDS ON-LINE **CUSTOMER** OPTIONS

<http://www.ups.com>

OVER 40 CITIES IN UK, EUROPE, AFRICA & FAR EAST FEATURED...of PR  
Newswire,  
212-596-1544 or asuhler prnews.attmail.com, or Julie Farin, promotion  
**director** of PR Newswire, 212-596-1543 or jfarin prnews.attmail.com; or  
on the Web...

16/3,K/22 (Item 11 from file: 813)

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0924673

NYW001D

**PR NEWswire WEB SITE DIRECTORY FOR MARCH 13**

DATE: March 13, 1995

17:55 EST

WORD COUNT: 2,160

**PR NEWswire WEB SITE DIRECTORY FOR MARCH 13**

The following is a **directory** of **Internet** Web site **addresses**  
announced in **news** releases that have crossed PR Newswire over the past  
week. Many of PR Newswire's...

...stories that

were transmitted by PR Newswire during the past week. The PRN Web Site

**Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-  
Guide."

The following list contains...

...200MHz PERSONAL WORKSTATIONS

<http://www.pc.digital.com>

AOL IS 1 DESTINATION OF HOME WEB **SURFERS** IN PC-METER SWEEPS

FARMSTEAD TELEPHONE GROUP, INC. ANNOUNCES COMPLETION OF AGREEMENT TO  
PURCHASE...

...of PR  
Newswire, 212-596-1544 or asuhler prnews.attmail.com, or Julie Farin,  
promotion **director** of PR Newswire, 212-596-1543 or  
jfarin prnews.attmail.com; or on the Web...

16/3,K/23 (Item 12 from file: 813)  
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0919334 NYW001B  
**PR NEWswire WEB SITE DIRECTORY FOR FEBRUARY 28**

DATE: February 28, 1995 15:27 EST WORD COUNT: 2,821

**PR NEWswire WEB SITE DIRECTORY FOR FEBRUARY 28**

The following is a **directory** of **Internet** Web site **addresses**  
announced in **news** releases that have crossed PR Newswire over the past  
week. Many of PR Newswire's...

...stories that  
were transmitted by PR Newswire during the past week. The PRN Web Site  
**Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-  
Guide."

The following list contains...

...ADD TWO MILLION DOLLARS IN 1996 REVENUES

HTTP://www.growth.com/MENU/PTII  
MICROSOFT DELIVERS **DIRECT3D**

<http://www.microsoft.com/corpinfo/pr.htm>

FOR NETDAY '96, METRICOM PROVIDES RICOCHET WIRELESS MODEMS...

...YEAR END

<http://www.gamecash.com/stock/news.html222>

OPEN HORIZON ANNOUNCES SUPPORT FOR IBM **DIRECTORY** & SECURITY SERVICES  
FOR OS/2 WARP SERVER

<http://www.openhorizon.com>

FREE VALUE ENGINEERING INFORMATION...

...TECHNOLOGIES

<http://www.gaseer.com>  
ADMIRAL WILLIAM O. STUDEMAN ACCEPTS POSITION ON PREMENOS

BOARD OF **DIRECTORS**

<http://www.premenos.com>

SOFTWARE PUBLISHING CORPORATION ADDS SOUND TO ASAP WebShow  
WITH PROGRESSIVE NETWORK...

...www.telxon.com

PC QUOTE INC. NAMES LUIZ S. MENEZES DIRECTOR OF OPERATIONS IN LATIN  
AND SOUTH AMERICA

<http://www.pcquote.com>  
NEW AREA CODE INFORMATION...

...of PR Newswire,  
212-596-1544 or asuhler prnews.attmail.com, or Julie Farin, promotion  
director of PR Newswire, 212-596-1543 or jfarin prnews.attmail.com; or  
on the Web...

16/3,K/24 (Item 13 from file: 813)  
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0916713 NYW001C  
PR NEWswire WEB SITE DIRECTORY FOR FEBRUARY 21

DATE: February 21, 1996 15:46 EST WORD COUNT: 1,782

PR NEWswire WEB SITE DIRECTORY FOR FEBRUARY 21

The following is a directory of Internet Web site addresses  
announced in news releases that have crossed PR Newswire over the past  
week. Many of PR Newswire's...

...stories that  
were transmitted by PR Newswire during the past week. The PRN Web Site  
Directory is distributed each Wednesday and is slugged "bc-PRN-Web-  
Guide."

The following list contains...

...FRIENDLY FIRST'

<http://www.xerox.com>  
ORACLE AND VERIFONE PLAN AN INTEGRATED END-TO-END INTERNET

PAYMENT SYSTEM FOR SECURE AND OPEN ELECTRONIC COMMERCE

<http://www.verifone.com>

<http://www.oracle.com>...

...COMPANY PLANS TO OPEN NEW OFFICE IN THE UNITED KINGDOM

<http://www.nmf.org>

AZTEQ DIRECT BECOMES FIRST INTERNET RETAILER TO ISSUE DEBIT CARDS TO  
ENSURE SECURITY FOR ONLINE TRANSACTIONS

<http://www.azteq.com>...

...ONE-COPY' COUNTRIES BY

SPA IN SPECIAL 301 REPORT  
<http://www.spa.org>

MOORE HELPS CONSUMERS 'USE A MOUSE TO BUY A HOUSE';

CHICAGO-BASED MLSNI IS FIRST TO GO 'LIVE'...

...3.8 MILLION EUROPEAN SPACE AGREEMENT

<http://www.harris.com>

TO RECEIVE **GLOBAL** TREATMENT FOR ITS ADDICTION PROBLEM

<http://www.xpert.com>

1996 MICHIGAN SUMMER TRAVEL GUIDE & CALENDAR...

...OPEN HOUSES ACROSS THE U.S.

<http://www.aeanet.org>

FIRST ESSEX BANK REACHES ITS **CUSTOMERS** IN CYBERSPACE

<http://www.firstessex.com>

INCONTEXT ANNOUNCES WEBANALYZER FOR WINDOWS(R) 95;

SEYBOLD IMMEDIATELY...

...USE TRADE'EX

<http://www.tradeex.com>

PC FLOWERS & GIFTS AND MAGNET INTERACTIVE LAUNCH

'INTERNET **CONSUMER** INCENTIVE TRAFFIC PROGRAM'

<http://www.pcflowers.com>

HILL AND KNOWLTON DROPS GREEN FLAG ON INTERACTIVE...of PR Newswire, 212-596-1544, or [asuhler.prnews.attmail.com](mailto:asuhler.prnews.attmail.com); or Julie Farin, promotion **director** of PR Newswire, 212-596-1543, or [jfarin.prnews.attmail.com](mailto:jfarin.prnews.attmail.com); or on the Web...

16/3,K/25 (Item 14 from file: 813)

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0911846

NY001C

**PR NEWswire WEB SITE DIRECTORY FOR FEBRUARY 8**

DATE: February 7, 1996

14:39 EST

WORD COUNT: 1,497

**PR NEWswire WEB SITE DIRECTORY FOR FEBRUARY 8**

The following is a **directory** of **Internet** Web site **addresses** announced in **news** releases that have crossed PR Newswire over the past week. Many of PR Newswire's...

...stories that

were transmitted by PR Newswire during the past week. The PRN Web Site

**Directory** is distributed each Wednesday and is slugged "bc-PRN-Web-Guide."

The following list contains...

...CAPTURED BY AUTOMATED

PROGRAM

<http://www.fv.com>

MERCATER OBTAINS DISTRIBUTION RIGHTS TO CYBERCASH SECURE

**PAYMENT** SYSTEM

[http:// www .mercater.com](http://www.mercater.com)

<http://www.cybercash.com>

USA **GLOBAL** LINK SELLS STRATEGIC STAKE TO ASIAN TELECOM PARTNER

<http://www.usagl.com>

SCO AND NETCOM...

...MICRO HUB

<http://www.alliedtelesyn.com>

ZYCAD BOLSTERS ITS INTERNATIONAL EFFORT WITH NEW EUROPEAN SALES

**DIRECTOR** AND EXCLUSIVE SALES AGENT IN ISRAEL

<http://www.zycad.com>

GEOSYSTEMS DELIVERS MAPQUEST: THE PREMIER...

...SENIOR MANAGEMENT APPOINTMENTS

<http://www.psi.net>

BELL ATLANTIC INTRODUCES AUTOMATIC SAVINGS

FOR MARYLAND RESIDENTIAL **CUSTOMERS**

<http://www.ba.com>

INTERACTIVE SERVICES ASSOCIATION SAYS TELECOM LAW IS GOOD NEWS,

BAD NEWS FOR **CONSUMERS** AND PROVIDERS

<http://www.isa.net>.

CMP'S COMMUNICATIONSWEEK EDITORS AVAILABLE FOR COMMENT ABOUT

HISTORIC...

...TO TELECOMMUNICATIONS

REFORM LEGISLATION

<http://www.eff.com>

BELLSOUTH TO QUICKLY SEEK CLEARANCE TO OFFER **CUSTOMERS** LONG

DISTANCE IN TOTAL TELECOM PACKAGE

<http://www.bellsouth.com>.

LOWE'S LAUNCHES "EPACT" EDUCATION...

...of PR Newswire,

212-596-1544, or [asuhler.prnews.attmail.com](mailto:asuhler.prnews.attmail.com); or Julie Farin, promotion

**director** of PR Newswire, 212-596-1543, or [jfarin.prnews.attmail.com](mailto:jfarin.prnews.attmail.com); or on the Web...

**16/3,K/26** (Item 15 from file: 813)

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0890552

NYW001B

**PR NEWswire WEB SITE DIRECTORY FOR DECEMBER 6**

DATE: December 6, 1995

13:36 EST

WORD COUNT: 1,358

**PR NEWswire WEB SITE DIRECTORY FOR DECEMBER 6**

The following is a **directory** of Internet Web site **addresses**



SUPPORT SYSTEM

<http://www.scopus.com>

THE PUTNAM BERKLEY PUBLISHING GROUP LAUNCHES A NEW BOOKSTORE CAFE  
IN CYBERSPACE AS PART OF MCA/ **UNIVERSAL** 'S CYBERWALK

<http://www.putnam.com>  
VARS LEVERAGE MARKET OPPORTUNITY IN NEW MEDIA VIA PREMIER...

...<http://www.maxis.com>

EX-CIRCUS CLOWN HELPS SANTA LOSE WEIGHT

<http://www.svr.com>

**SHOPPERS** ON THE INTERNET BEAT HOLIDAY CROWDS

<http://www.edutainco.com>

<http://www.icat.com>

AN...

...Newswire,  
212-596-1544, or ASuhler prnews.attmail.com -- e-mail, or Julie Farin,  
Promotion **Director** of PR Newswire, 212-596-1543, or on the Web,  
<http://www.prnewswire.com>.

**16/3,K/27** (Item 16 from file: 813)  
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0883688 NYW001B  
**PR NEWswire WEB SITE DIRECTORY FOR NOVEMBER 15**

DATE: November 15, 1995 12:23 EST WORD COUNT: 2,295

**PR NEWswire WEB SITE DIRECTORY FOR NOVEMBER 15**

The following is a **directory** of **Internet** Web site **addresses** announced  
in **news** releases that have crossed PR Newswire over the past week.

Many of PR Newswire's...

...that  
were transmitted by PR Newswire during the past week. The PR Newswire Web  
Site **Directory** is distributed each Wednesday and is slugged  
"bc-PRN-Web-Guide."

The following list contains...

...INTEROPERABILITY  
<http://www.clarity.com>

VERIFONE FORMS NEW DIVISION TO DRIVE TRANSACTION AUTOMATION SOLUTIONS  
INTO **CONSUMER** MARKETS

<http://www.verifone.com>

BEST WESTERN STARTS A TECHNOLOGICAL REVOLUTION

<http://www.travelweb.com>...

...home

ORACLE DELIVERS INDUSTRY'S FIRST TOOL TO SUPPORT TRANSLATION  
TO EUROPEAN, ASIAN AND BI- **DIRECTIONAL** LANGUAGES

<http://www.oracle.com>

SUN SPARC ADDS LAMVIK TO STAFF  
<http://www.sparc.com...att.com/mmp/ats/emmi>

SIMPLE TECHNOLOGY ANNOUNCES NEW SUPPORT AND SERVICES PROGRAM  
FOR CORPORATE **BUYERS**

<http://www.simpletech.com>

DELL LAUNCHES POWEREDGE WEB SERVER -- PUTS BUSINESSES IN FAST LANE  
TO...

...clickshare

<http://www.commercepark.com/AAAA/bc/casie/guide.html>

CDW EXPANDS PRODUCT LINE WITH **DIRECT** MAIL SALES OF COMPAQ COMPUTERS;  
AGREEMENT ADDS FURTHER DEPTH IN NOTEBOOK AND DESKTOP OFFERINGS

[http...http://phoenix.net/\(tilde\)msu/xavier/xavier.htm](http...http://phoenix.net/(tilde)msu/xavier/xavier.htm)  
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... Newswire, 212-596-1544, or ASuhler prnews.attmail.com -- e-mail, or  
Julie  
Farin, Promotion **Director** of PR Newswire, 212-596-1543, or on the Web,  
<http://www.prnewswire.com>.

16/3,K/28 (Item 17 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0859311 NY001C  
**PR NEWswire WEB SITE DIRECTORY FOR SEPTEMBER 13**

DATE: September 13, 1995 11:35 EDT WORD COUNT: 1,235

**PR NEWswire WEB SITE DIRECTORY FOR SEPTEMBER 13**

The following is a **directory** of **Internet** web site **addresses**

announced in **news** releases that have crossed PR Newswire over the past week.

Many of PR Newswire's...

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The following...

...RECIPES

<http://www.nppc.org>

DIGITAL EQUIPMENT, SUNSOFT AND XEROX FORM STRATEGIC ALLIANCE

TO DELIVER **UNIVERSAL** PRINTING SERVICES

<http://www.xerox.com>

OBJECTSOFT LAUNCHES OLE BROKER

<http://www.olebroker.com>

INTERCON...

...CYBERSPACE WITH AUTOWEEK ON LINE

<http://www.autoweek.com>

PROTEON APPOINTS THREE NEW REGIONAL SALES **DIRECTORS**

<http://www.proteon.com>

USA TODAY INFORMATION NETWORK SELECTS NIELSEN-I/PRO AS

INDEPENDENT AUDITORS

<http://www.usatoday.com>

VERIFONE INTRODUCES FULLY INTEGRATED POINT-OF-SALE CREDIT AND DEBIT

CARD **PAYMENT** SYSTEM

[http:// www .verifone.com](http://www.verifone.com)

CIRCLE INTERNATIONAL ENHANCES SPECIAL PROJECTS DIVISION

WITH NEW EUROPEAN TEAM

<http://circleintl.com>...BREAKS THE PRICE BARRIER

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**GLOBAL** CYBER-KIDS DAY ESTABLISHED TO MARK INTERNET ALLIANCE

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MODULAR AWARDED GOVERNMENT...

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<http://www.prnewswire.com>.

**16/3,K/29** (Item 18 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0835982 NY001B  
**PR NEWswire WEB SITE DIRECTORY FOR JUNE 28**

DATE: June 28, 1995 11:52 EDT WORD COUNT: 872

**PR NEWswire WEB SITE DIRECTORY FOR JUNE 28**

The following is a **directory** of **Internet** Web site **addresses**  
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week.

Many of PR Newswire's...

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Web Site **Directory** is distributed each Wednesday before noon and is  
slugged "bc-PRN-Web-Guide."

The following...

...INDUSTRY PLAN MEETING ON SAFETY OF TANK TRUCKS  
<http://www.dot.gov/affairs/index.htm>

**UNIVERSAL** TEAMS UP WITH AOL, COMPUSERVE FOR ONLINE SIMULCAST WITH  
TOM HANKS AND RON HOWARD

<http://www.mca.com/universal/pictures/apollo13>

DHM & 'LOG ON U.S.A.' BRING RADIO TALK SHOW TO INTERNET **SURFERS**

<http://www.LogOnUSA.com/logonusa>

<http://www.RealAudio.com>

HEINZ OPENS SITE ON INTERNET TO...

...LAUNCHES WORLD WIDE WEB ON WALL STREET SITE

<http://nestegg.iddis.com>

LOTUS ANNOUNCES NEW **BUYER** 'S ASSURANCE PLAN  
<http://www.Lotus.com>

CMP'S NETGUIDE INTRODUCES A FREE E-MAIL...

...MEXICO CITY; MECKLERMEDIA

EXPANDS TO LATIN AMERICA

<http://www.mecklerweb.com>

FIRST VIRTUAL HOLDINGS, LEADING **INTERNET PAYMENT** COMPANY, ENDORSES

PROPOSED VISA-MASTERCARD CRYPTOGRAPHY STANDARD;

<http://www.fv.com>

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'HOTLINKED' SITE PROVIDES **DIRECT** ACCESS TO 55 NEWSPAPERS

<http://www.infi.net/naa>

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...Newswire,  
212-596-1544, or e-mail, ASuhler prnews.attmail.com; or Julie Farin,  
Promotion **Director** of PR

**16/3,K/30 (Item 19 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
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0826986 NY001B  
**PR NEWswire WEB SITE DIRECTORY FOR MAY 31**

DATE: May 31, 1995 11:42 EDT WORD COUNT: 874

**PR NEWswire WEB SITE DIRECTORY FOR MAY 31**

The following is a **directory** of **Internet** Web Site **addresses**  
announced in **news** releases that have crossed PR Newswire over the past  
week. Many of PR Newswire's...

...designed to assist editors and  
reporters who cover the Internet.

The PR Newswire Web Site **Directory** is transmitted each Wednesday  
before noon and is slugged "bc-PRN-Web-Guide."

The following...

...FREE' ENVIRONMENT KEY TO PRODUCTIVITY GAINS  
<http://www.dell.com>

VISA INTERNATIONAL REPORTS RECORD WORLDWIDE **CONSUMER** PAYMENT VOLUME  
FOR THE FIRST QUARTER OF 1995

<http://www.visa.com/visa>

PHILIPS HOME SERVICES AND VISA ANNOUNCE INTENT TO WORK TOGETHER TO  
BROADEN **CONSUMERS** ' REMOTE BANKING OPTION

<http://www.visa.com/visa>

FORE SYSTEMS ACQUIRES APPLIED NETWORK TECHNOLOGY & ROUTING...

...affairs/index.htm

CMP APPOINTS NEW COMMUNICATIONSWEEK EDITOR-IN-CHIEF;

FORMER EDITOR RETURNS AS MARKETING **DIRECTOR**  
<http://techweb.cmp.com/techweb>

NEW YORK STATE SUPREME COURT DENIES ZIFF-DAVIS' REQUEST FOR...

...AND NEW WAY TO ORDER THE SERVICE OVER THE INTERNET

U S WEST OFFERS OREGON **CUSTOMERS** NEW SERVICE - VOICEDIALING

AND NEW WAY TO ORDER IT OVER THE INTERNET

U S WEST OFFERS COLORADO **CUSTOMERS** NEW SERVICE - VOICEDIALING

AND NEW WAY TO ORDER IT OVER THE INTERNET

<http://www.uswest...>

...2-YEAR EXTENDED WARRANTY OFFERED FREE OF CHARGE

<http://www.ross.com>

CHECKFREE LAUNCHES FIRST **UNIVERSAL** COMMERCIAL BILL **PAYMENT** SERVICE  
[http://www .checkfree.com](http://www.checkfree.com)

BRIGHTON INFORMATION SYSTEMS CORP. REPORTS EARNINGS

FOR QUARTER ENDED MARCH 31, 1995

<http...>

...WITH PUBLICATIONS

FROM THE NATIONAL TECHNICAL INFORMATION SERVICE

<http://www.fedworld.gov>

INTERPLAY KEEPS NET **SURFERS** COMING BACK WITH

SLICK NEW ENHANCEMENTS TO ITS WORLD WIDE WEB SITE

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...PR Newswire,  
212-596-1544, or e-mail, ASuhler prnews.attmail.com; Julie Farin,  
Promotion **Director** of PR Newswire, 212-596-1543; or on the Web,  
<http://www.prnewswire.com>

PRNewswire...

16/3,K/31 (Item 20 from file: 813)  
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0815436 NY001B  
**PR NEWswire WEB SITE DIRECTORY FOR MAY 3**

DATE: May 3, 1995 12:07 EDT WORD COUNT: 763

**PR NEWswire WEB SITE DIRECTORY FOR MAY 3**

The following is a **directory** of **Internet** Web Site **addresses**  
announced in **news** releases that have crossed PR Newswire over the past  
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Set	Items	Description
S1	2153	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL()PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	10958	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	2053	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) ()RESOURCE()LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	482537	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	326601	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	950772	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	72	S1 AND S2 AND S3 AND (S4 OR S5 OR S6)
S8	82	S1(S)S2
S9	12	S7 AND S8
S10	9	S1(S)S2(S)S3
S11	38	S1(S)S2(S)S4(S) (S5 OR S6)
S12	1	S1(10N)S3(S) (S4 OR S5 OR S6)
S13	12	S1(S)S3(S) (S4 OR S5 OR S6)
S14	43	S9 OR S10 OR S11 OR S12 OR S13
S15	27	S14 AND IC=G06F-017?
S16	27	IDPAT (sorted in duplicate/non-duplicate order)
S17	27	IDPAT (primary/non-duplicate records only)
File 348:EUROPEAN PATENTS 1978-2002/APR W01		
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File 349:PCT FULLTEXT 1983-2002/UB=20020411,UT=20020404		
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17/5/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01330958

**Distributed data accessing technique**  
**Verfahren zum verteilten Datenzugriff**  
**Methode d'accès des données distribuées**  
PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,  
Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)  
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia  
30202, (US)

Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)  
Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)

LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora  
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1136924 A1 010926 (Basic)

APPLICATION (CC, No, Date): EP 2000106123 000321;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1136924 A1

A distributed data accessing technique is disclosed. The technique is realized by storing, at a first network station, information identifying data which is available at a second network station, the second network station being different than the first network station. A signal is generated at the first network station representing the information identifying the available data and linking information to the second network station. The signal is transmitted to a third network station, the third network station being different than the first and the second network stations. The transmitted linking information is operable at the third network station to establish a network link over which the identified available data is transmittable from the second network station to the third network station.

ABSTRACT WORD COUNT: 122

NOTE:

Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010926 A1 Published application with search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1661
SPEC A	(English)	200139	8265
Total word count - document A			9926
Total word count - document B			0
Total word count - documents A + B			9926

17/5/2 (Item 2 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01330957

**A technique for centrally tracking transactions in an electronic billing system**  
**Verfahren zum zentralen Verfolgen von Transaktionen in einem elektronischen Abrechnungssystem**  
**Technique de pistage électronique des transactions dans un système de facturation électronique**



PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,  
Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)  
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia  
30202, (US)

Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)  
Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)

LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora  
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1136923 A1 010926 (Basic)

APPLICATION (CC, No, Date): EP 2000106122 000321;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1136923 A1

A method is provided for centrally tracking transactions in an electronic billing system. The system includes multiple different billing entities, multiple different financial institute entities and multiple different user entities. Each of the multiple different billing entities is associated with a respective portion of the multiple different user entities and each of the multiple different financial institute entities is associated with a respective portion of the multiple different user entities. A message is received from any of the multiple different financial institute entities indicating a request from any of the multiple different user entities associated with the applicable financial institute entity to view billing information. The receipt of the request to view the billing information is logged in a database as first event information. A message indicative of the billing information of at least one of the multiple different billing entities associated with the applicable user entity which is available for viewing is transmitted to the applicable user entity. A message indicating a request from the applicable user entity to view the available billing information of that billing entity is received from any of the at least one of the billing entities. The receipt of the message indicating the applicable user entity request to view the billing information of the applicable billing entity is logged in the database as a second event information.

ABSTRACT WORD COUNT: 224

NOTE:

Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010926 A1 Published application with search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	2041
SPEC A	(English)	200139	8263
Total word count - document A			10304
Total word count - document B			0
Total word count - documents A + B			10304

17/5/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01330955

An electronic bill presentment technique with enhanced biller control  
Verfahren zum Vorlegen von Rechnungen mit einer verbesserten Kontrolle  
durch den Rechnungsleger  
Methode pour la presentation electronique de factures avec un meilleur  
controle

PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,  
Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)  
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia  
30302, (US)

Dreyer, Hans Daniel, 495 Howland Drive, Gahanna, Ohio 43230, (US)

Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)

LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora  
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1136922 A1 010926 (Basic)

APPLICATION (CC, No, Date): EP 2000106120 000321;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1136922 A1

An electronic bill presentment system includes a network, a central network station, and a plurality of user and biller network stations. Each of the user stations is associated with a respective one of a plurality of users and is operable to transmit first requests for bills via the network. The central network station receives the transmitted first requests and transmits, responsive thereto, bill availability information via the network. The user stations receive the transmitted bill availability information and are operable to transmit second requests for bills via the network. Each of the biller stations is associated with a respective one of the plurality of billers. The biller stations receive the transmitted second requests and transmit, responsive thereto, the requested bills via the network.

ABSTRACT WORD COUNT: 124

NOTE:

Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010926 A1 Published application with search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1501
SPEC A	(English)	200139	8256
Total word count - document A			9757
Total word count - document B			0
Total word count - documents A + B			9757

17/5/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01264768

Electronic billing with flexible biller controlled electronic bill presentment

Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller kontrollierten elektronischen Rechnungsvorlage

Systeme de facturation electronique avec presentation flexible des factures electroniques controlee par le facturant

PATENT ASSIGNEE:

CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,  
Norcross, Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)

Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)

LEGAL REPRESENTATIVE:

Hofstetter, Alfons J., Dr.rer.nat. et al (79921), Hofstetter, Schurack &  
Skora Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1091330 A2 010411 (Basic)

EP 1091330 A3 020116  
APPLICATION (CC, No, Date): EP 2000121882 001006;  
PRIORITY (CC, No, Date): US 414731 991008  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60

ABSTRACT EP 1091330 A2

An **electronic bill presentment** network includes a central network station and a plurality of different user stations. The central network station transmits bill availability information to the user stations to identify available bills of **different billers** for the **different** users. Information associated with each available bill of a respective biller is available at one of multiple networks addresses associated with that biller. The associated information could, for example, be the bill itself and/or promotional information. Each user station is associated with a respective one of the users and receives the transmitted bill availability information for its associated user and selects one of the identified available bills, such as for viewing or payment. A user station associated with a first user is linked to the first network address associated with the bills of the first biller, based on a bill selection by the first user station. A second user station associated with a second user is linked to the **second network address** associated with the bills of the first biller based on a bill selection by the second user station.

ABSTRACT WORD COUNT: 180

NOTE:

Figure number on first page: 3

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010411 A2 Published application without search report  
Search Report: 020116 A3 Separate publication of the search report  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200115	1906
SPEC A	(English)	200115	14682
Total word count - document A			16588
Total word count - document B			0
Total word count - documents A + B			16588

17/5/5 (Item 5 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01254136

**Electronic billing with updateable electronic bill summary**  
**Elektronische Rechnungsstellungssystem mit aktualisierbarer elektronischer**  
**Rechnungsübersicht**  
**Systeme de facturation electronique avec sommaire de facture electronique**  
**pouvant etre mis-a-jour**

PATENT ASSIGNEE:

CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,  
Norcross, Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)  
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)

LEGAL REPRESENTATIVE:

Hofstetter, Alfons J., Dr.rer.nat. et al (79921), Hofstetter,Schurack &  
Skora Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1083532 A2 010314 (Basic)  
EP 1083532 A3 011114

APPLICATION (CC, No, Date): EP 2000118977 000901;

PRIORITY (CC, No, Date): US 387764 990901

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60** ; G07F-007/10

ABSTRACT EP 1083532 A2

An electronic bill payment network includes a plurality of user network stations associated with different users, a plurality of biller network stations associated with different billers, and a central network station. A first user station operates, in real time, to transmit information relevant to an amount of an available bill and an instruction to pay the available bill. A first biller station operates, in real time, to receive the transmitted information and to compute the amount of the available bill based upon the received information. The central network station operates to receive the computed amount of the available bill and the transmitted pay instruction, and to direct payment of the computed amount of the available bill based upon the transmitted instruction to pay that bill.

ABSTRACT WORD COUNT: 126

NOTE:

Figure number on first page: 3

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010314 A2 Published application without search report  
Change: 011114 A2 International Patent Classification changed:  
20010926

Search Report: 011114 A3 Separate publication of the search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200111	1472
SPEC A	(English)	200111	12200
Total word count - document A			13672
Total word count - document B			0
Total word count - documents A + B			13672

17/5/6 (Item 6 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01251690

**System and method of providing billing-related services**

**System und Verfahren zum Bereitstellen Rechnungsbezogener Dienste**

**Systeme et methode pour la fourniture de services lies a la facturation**

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (Applicant designated States: all)

INVENTOR:

Matthews, Gareth Christopher, 7322 Royle Harbour Circle, Ooltewah,  
Tennessee 37363, (US)

Goodman Nancy L., 167 Harstone Court, Lake Mary, Florida 32746, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1081617 A2 010307 (Basic)

APPLICATION (CC, No, Date): EP 203026 000831;

PRIORITY (CC, No, Date): US 151612 990831

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT EP 1081617 A2

Methods and systems for managing electronic bill presentment and payment information are provided. In one such method, a biller is enrolled in an electronic bill presentment and payment management system and enrollment for the biller at a selected biller channel (e.g, a bill consolidator or a biller web site) is arranged. An enrollment request for at least one customer of the biller is received and forwarded to the

billers. A data stream comprising data for at least one bill for the customer is received from the biller. The bill is formatted in a pre-determined format and sent to the selected biller channel. Notification of the customer's selection of a payment option for the bill is received, and notification of the customer's payment option selection is sent to the biller.

ABSTRACT WORD COUNT: 130

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010307 A2 Published application without search report

Change: 011004 A2 Inventor information changed: 20010814

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200110	1716
SPEC A	(English)	200110	11304
Total word count - document A			13020
Total word count - document B			0
Total word count - documents A + B			13020

17/5/7 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00893463 \*\*Image available\*\*

**PAYMENT CERTIFICATION STRING AND RELATED ELECTRONIC PAYMENT SYSTEM AND METHOD**

**CHAINE DE CERTIFICATION DE PAIEMENT, SYSTEME ET METHODE DE PAIEMENT ELECTRONIQUE EN RAPPORT**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200227615 A1 20020404 (WO 0227615)

Application: WO 2001US30380 20010928 (PCT/WO US0130380)

Priority Application: US 2000676692 20000929

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13580

English Abstract

An electronic payment system, bill presentment and payment system and method includes a customer (102) that has an account at a customer financial institution (104) to which customer (102) may make deposits and withdrawals of funds Customer (102) may also authorize customer financial institution (104) to electronically transfer funds from a funding account (106) directly to another account in order to provide payment to the owner of that other account.

## French Abstract

Cette invention a trait a un systeme, ainsi qu'a la methode correspondante, de presentation de facture et de paiement electroniques. Dans le cadre de cette methode, un client (102) detient un compte aupres d'un etablissement financier (104), ce qui lui permet de déposer et de retirer des fonds. Ce client (102) peut autoriser l'etablissement financier (104) a effectuer directement par voie electronique des transferts de fonds d'un compte de financement (106) vers un autre compte et ce, afin de proceder au paiement du detenteur de ce compte.

Legal Status (Type, Date, Text)

Publication 20020404 A1 With international search report.

**17/5/8 (Item 8 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00865422 \*\*Image available\*\*

## METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS

## PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200199019 A1 20011227 (WO 0199019)

Application: WO 2001US20029 20010622 (PCT/WO US0120029)

Priority Application: US 2000213423 20000622; US 2000250495 20001201; US 2001886916 20010621

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27875

## English Abstract

A system and method for effectuating Electronic Funds Transfer credit messages (see Fig. 12) is disclosed. The main structural components of the system include a Payment Portal Processor (Web Broker), an Internet Pay Anyone (IPA) Account (1202), a Virtual Private Lockbox (VPL) and an Account Reporter, the existing EFT networks, and a cash card for accessing a VPL or IP account. The Web Broker is a software application that provides a secure portal for accessing the user's Demand Deposit Account (DDA) or an IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a Web Broker enhanced Wallet to fund their account, shop on the web, pay bills, store

electronic receipts and transaction history, and check their recent Web Broker enhanced Wallet activity. The IPA is a special purpose account with limited functionality for making electronic payments in the form of EFT credit messages. The VPL is a limited function receive only account for receiving electronic payments through the EFT. The Account Reporter is a portal to view transaction history and the balance in IPA and VPL accounts, and provide online, real-time transaction reports and reconcile accounts receivable/purchase records against incoming EFT payment records. A physical card can be associated with either an IPA or VPL account in order to provide PIN debit capability.

#### French Abstract

La presente invention concerne un systeme et un procede de mise en oeuvre de messages de credit pour transfert de fonds electronique (EFT). Les principaux composants du systeme sont un processeur de portail de paiements ("Web Broker"), un compte (1202) banalise de paiement Internet (IPA), une boite postale virtuelle (VPL) et son relevé de compte associe ("Account Reporter"), les reseaux de transfert de fonds electronique, et une carte de caisse pour l'accès a un compte VPL ou IP. "Web Broker" est un applicatif qui constitue un portail securise permettant d'avoir accès a un compte a vue (DDA) de l'utilisateur ou a un compte IPA, et qui peut se combiner a la fonctionnalite d'un porte-monnaie electronique conventionnel. Le porte-monnaie electronique etendu du Web Broker permet aux consommateurs de recrediter leur compte, d'acheter sur le web, de regler des factures, de conserver les facturettes et l'historique de leurs transactions, et de verifier les dernieres operations faites avec le porte-monnaie electronique etendu du Web Broker. Le compte IPA est un compte special a fonctions limitees concu pour les paiements electroniques sous forme de messages de credit EFT. Le compte VPL est un compte reception seule a fonctions limitees destine a la reception des paiements electroniques EFT. Le relevé de compte "Account Reporter" est un portail permettant de voir l'historique des transactions et les soldes des comptes IPA et VPL, et de realiser des comptes rendus en-ligne et en temps reel des transactions, tout refaisant la balance des enregistrements des depenses engagees et des achats au vu des enregistrements de paiements EFT entrants. Enfin, une carte materielle peut etre associee a un compte IPA ou VPL de facon a permettre une validation des debits par code confidentiel (PIN).

Legal Status (Type, Date, Text)

Publication 20011227 A1 With international search report.

17/5/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00844329 \*\*Image available\*\*

#### **ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES SYSTEMES ET PROCEDES DE PRESENTATION ET DE PAIEMENT DE FACTURES ELECTRONIQUES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200177938 A2 20011018 (WO 0177938)

Application: WO 2001US10138 20010329 (PCT/WO US0110138)

Priority Application: US 2000543938 20000406

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15631

#### English Abstract

EBPP systems and processes which employ a common document model/data model to accommodate the interests and preferences of billers, customers, financial institutions, other EBPP organizations and others in the context EBPP specifically and electronic commerce more generally. The common document model/data model allows the biller to outsource billing activities to the EBPP organization while retaining control over the billing information or how or where bills will be presented. Billers are incentivized to use the system because they avoid the expense and effort of building a customized system in house, but get the same advantages of an in house system while leveraging the expertise of an outside EBPP organization who operates across a range of industries, customers, geographical locations and financial fields. The systems also allow billers enhanced opportunities to build brand and customer relationships not offered in paper-based billing systems. Customers are incentivized to use the system because they can pay all or most all of their bills in one place, the place of their choice with bills presented how they choose, and because they may communicate more effectively with billers if and when things go wrong rather than wasting inordinate time on the telephone attempting to sort things out with uninformed people as is often the case in paper based billing systems where the relevant data never seems to catch up with the biller's customer service personnel. The result is a ubiquitous EBPP presence that makes everyone's life easier and better by reducing bill generation and payment burdens.

#### French Abstract

L'invention concerne des systemes et des procedes de presentation et de paiement de factures electroniques (EBPP) utilisant un modele commun de document/donnees afin de repondre aux interets et aux preferences des fournisseurs, des clients, des institutions financieres, d'autres organisations EBPP et autres, dans le contexte specifique de la presentation et du paiement de factures electroniques et, plus generalement, du commerce electronique. Le modele commun de document/donnees permet au fournisseur d'impartir les activites de facturation a l'organisation EBPP, tout en gardant le controle sur les informations de facturation, ou comment et ou les factures sont presentees. Les fournisseurs sont incites a utiliser ce systeme car cela leur permet d'eviter les depenses et les efforts necessaires pour la creation d'un systeme interne adapte, et de profiter des memes avantages d'un systeme interne tout en optimisant l'expertise d'une organisation EBPP externe traitant avec plusieurs industries et clients, dans differents lieux geographiques et domaines financiers. Ces systemes offrent egalement aux fournisseurs des possibilites accrues pour etabliir des relations avec les marques et les clients, que les systemes de facturation sur papier ne permettent pas. Les clients sont encourages a utiliser le systeme car il leur permet de payer toutes leurs factures, ou du moins la plupart, en un seul endroit de leur choix, les factures etant presentees comme ils le souhaitent, mais aussi de communiquer plus efficacement avec les fournisseurs en cas de problemes, plutot que de perdre enormement de temps au telephone en essayant de trouver une solution avec des personnes non renseignees, comme c'est souvent le cas avec des systemes de facturation sur papier ou les donnees importantes ne semblent jamais parvenir au personnel du service clientele du fournisseur. Il en resulte une presence constante du systeme EBPP qui simplifie la vie de tout le monde en reduisant l'emission de factures et les charges dues aux paiements.



Legal Status (Type, Date, Text)

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republished upon receipt of that report.

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DIALOG(R) File 349:PCT FULLTEXT

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00807441 \*\*Image available\*\*

**SERVER-BASED BILLING AND PAYMENT SYSTEM**

**SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141020 A1 20010607 (WO 0141020)

Application: WO 2000US32729 20001201 (PCT/WO US0032729)

Priority Application: US 99168940 19991203; US 2000527560 20000316; US  
2000527208 20000316; US 2000526791 20000316; US 2000526792 20000316; US  
2000526793 20000316; US 2000527209 20000316

Designated States: CA CN MX SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12933

English Abstract

A business-to-business server-based bill presentment and payment system is provided. The server includes a database for the establishment of a biller/payor community so that trusted business partners can maximize options related to bill presentment and payment. A linked web of billers and payors is established by biller/payor profiles. Dispute rules logic can be established by the biller to provide an automated, uniform adjudication process for the payor. Access control over the functionality of the server system is provided for separation of duties among payors with a payor organization. The server permits billers to submit electronic invoice data to a plurality of payors. Interface toolkits are provided to permit payors to view, select and sort invoices; as well as adjudicate invoices and authorize payment. A plurality of translation mechanisms and output options are provided to accept invoice data in a plurality of formats, output remittance data to the biller and invoice data to the payor, and generation of cashflow management reports.

French Abstract

L'invention concerne un systeme interentreprises de presentation et de paiement de factures, base serveur. Le serveur comprend une base de donnees servant a l'etablissement d'un groupement facturiers/payeurs, de facon que des partenaires commerciaux de confiance puissent maximiser les options relatives a la presentation et au paiement de factures. Un reseau relie de facturiers et de payeurs est etabli au moyen de profils de facturiers/payeurs, une logique de regles en cas de conflit pouvant etre etablie par le facturier, de maniere que soit presente au payeur un processus de soumission automatique et uniforme. La commande d'accès a la fonctionnalite du systeme serveur sert a separer les obligations entre les payeurs, au moyen d'une organisation de payeurs. Le serveur permet

aux facturiers de soumettre des donnees de facturation electroniques a plusieurs payeurs. Des boites a outils d'interfaces permettent aux payeurs de visionner, choisir et trier des factures, de meme que de soumettre celles-ci et autoriser leur paiement. Plusieurs mecanismes de traduction et plusieurs options de sortie servent a accepter des donnees de facture dans plusieurs formats, a produire des donnees de remise destinees au facturier et des donnees de facture au payeur, de meme qu'a produire des rapports de gestion de cash-flow.

Legal Status (Type, Date, Text)

Publication 20010607 A1 With international search report.

Publication 20010607 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

17/5/11 (Item 11 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 156214

English Abstract

A system, method, and article of manufacture are disclosed that controls the network and manages resources for managing network assets through asset tracking in an e-Commerce-based supply chain framework. Features include automatically caching web content, providing proxy services, managing load balancing such as spreading tasks among servers and rerouting data around problems. The capability to reroute data around problems includes indentifying and automatically bypassing an unavailable network object. Additional features may include a capability to enable remote access and providing integrated firewall services. The remote access capabilities include enabling a high density modem pool and providing a remote access point. The integrated firewall services on the network includes storing and reporting firewall functions and firewall attacks.

French Abstract

L'invention concerne un systeme, un procede, et un article manufacture permettant de commander le reseau et d'en gerer les ressources de maniere a gerer le parc informatique par le suivi des ressources dans un cadre du type chaine d'approvisionnement basee sur le commerce electronique. Parmi les fonctions qu'offre le systeme de l'invention figurent : la mise en memoire cache automatique des contenus Web, l'offre de services proxy, la gestion de l'equilibrage des charges, notamment la repartition des taches entre serveurs et le re-routage des donnees en cas de probleme. Cette fonction de re-routage des donnees en cas de probleme assure l'identification et le contournement automatique d'un objet reseau non disponible. Parmi les autres fonctions, notons la possibilite de permettre un acces a distance et l'offre de services pare-feu integres. Les fonctions d'accès a distance passent par l'activation d'un groupe de modems haute densite et la creation d'un point d'accès a distance. Les services pare-feu integres du reseau gerent le stockage et la signalisation des fonctions pare-feu et des attaques au niveau des pare-feu.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date

17/5/12 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806389

**SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT**  
**PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/16

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 152479

English Abstract

French Abstract

L'invention concerne un systeme, un procede, et un article manufacture de gestion proactive mis en oeuvre au cours de la maintenance et de l'entretien d'un environnement du type chaine d'approvisionnement reseautee. Les appels telephoniques, les donnees et autres informations multimedia sont routes via un reseau assurant le transfert des informations via Internet au moyen d'informations de routage telephonique et d'informations d'adresse de protocole Internet. Ledit reseau comprend un gestionnaire de seuil proactif qui avertit a l'avance les fournisseurs d'une rupture de contrat imminente. Ledit gestionnaire de seuil proactif envoie une alarme au fournisseur de services lorsque le niveau de service du moment n'atteint plus le niveau de service determine dans le contrat en termes de maintien d'un certain niveau de service.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date  
Declaration 20020103 Late publication under Article 17.2a  
Republication 20020103 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

17/5/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF**

**GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK  
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 171499

English Abstract

A system, method and article of manufacture are provided for asset management in a network-based supply chain. Utilizing a network, information is received information from at least one service provider. This information includes information relating to present network assets of the service provider. Information is also received utilizing the

network from at least one manufacturer. The information from the manufacturers includes information relating to present network assets of the manufacturers. A determination is made for optimal network assets needed for the service provider and manufacturer based on the present network assets of service provider and the manufacturer. Based on this determination, the optimizing of the network assets is managed.

#### French Abstract

L'invention concerne un systeme, un procede et un article de fabrication destines a la gestion d'actifs dans une chaine d'approvisionnement en reseau. Ce dernier permet de recevoir des informations provenant d'au moins un prestataire de services. Ces informations renferment des elements d'information se rapportant aux actifs actuels en reseau dudit prestataire. Elles sont egalement recues par le biais du reseau en provenance d'au moins un fabricant. Les informations des fabricants comportent des elements d'information se rapportant aux actifs actuels en reseau des fabricants. On determine les actifs en reseau optimaux necessaires au prestataire de services et au fabricant sur la base des actifs actuels en reseau desdits prestataire de services et fabricant. Cette determination permet de gerer l'optimisation des actifs en reseau.

#### Legal Status (Type, Date, Text)

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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**

**PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

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Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 157840

English Abstract

A system, method and article of manufacture are provided for collaborative capacity planning during demand and supply planning in a network-based supply chain. Data access is provided from multiple simultaneous data sources utilizing a network for demand and supply planning in a network-based supply chain having at least one service provider and at least one manufacturer. Capacity data is stored utilizing the network.

French Abstract

On decrit un systeme, un procede et un article manufacture qui permettent d'effectuer la planification en collaboration des capacites lors de la planification de l'offre et de la demande dans une chaine d'approvisionnement fondee sur le reseau. L'accès aux donnees provient d'une pluralite de sources de donnees simultanees auxquelles on accede par un reseau en vue d'effectuer la planification de l'offre et de la demande dans une chaine d'approvisionnement fondee sur le reseau comprenant au moins un fournisseur de service et au moins un fabricant. Des donnees de capacite sont stockees au moyen du reseau.

Legal Status (Type, Date, Text)

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DIALOG(R)File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 170977

English Abstract

A system, method and article of manufacture are provided for affording a

network-based supply chain framework. Installation of a service is managed utilizing a network. Demand and supply of manufacturer offerings are planned utilizing the network and orders for the manufacturer offerings are also managed utilizing the network. The network is also utilized to manage network assets including providing maintenance and service for the network assets utilizing the network.

#### French Abstract

On decrit un systeme, un procede et un article manufacture qui constituent une structure de chaine d'approvisionnement fondee sur le reseau. L'installation d'un service est geree au moyen d'un reseau. La demande et l'approvisionnement des offres de fabricant sont planifiees au moyen du reseau et les commandes relatives aux offres du fabricant sont egalement gerees au moyen du reseau. Le reseau est egalement utilise pour gerer les actifs sur le reseau, y compris pour effectuer la maintenance et le service pour les actifs de reseau au moyen du reseau.

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00788853 \*\*Image available\*\*

#### **A METHOD FOR THE SECURE TRANSFER OF PAYMENTS**

#### **PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122374 A1 20010329 (WO 0122374)

Application: WO 2000IE101 20000907 (PCT/WO IE0000101)

Priority Application: EP 99650088 19990922; US 2000200672 20000428; US  
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(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID  
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO  
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

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International Patent Class: G07F-007/08; **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 17440

English Abstract

A method for the secure transfer of payments over a network sales system. The system includes a plurality of card holder computers (4), a card issuer computer (6), merchant computers (3) and at least one merchant payment acquirer computer (11). Card holder account details are stored in a secure database (7) by the card issuer computer (6). When a card holder (4a) wishes to make a transaction with a merchant computer (3) the card holder computer establishes communication with the card issuer computer (6) and the card holder (4a) must enter a password or PIN number to his or her account. The transaction is authorised by the card issuer computer (5) which authorisation is transmitted either directly to the merchant computer (3) or indirectly through the merchant payment acquirer company (11). Important aspects of the invention are that (a) a card holder's payment account number is permanent and is used repeatedly for many successive transactions; and (b) for each transaction there is a dedicated communications channel between the card holder computer (4) and the merchant computer (3) into which the card issuer computer (5) can write account information.

#### French Abstract

L'invention concerne un procede permettant des transferts de paiement securises sur un systeme de vente en reseau. Le systeme comporte plusieurs ordinateurs (4) detenteurs de cartes, un ordinateur emetteur de cartes (6), des ordinateurs vendeurs (3) et au moins un ordinateur acquereur de paiements des ventes (11). Des details de compte de detenteurs de cartes sont stockes dans une base de donnees securisee (7) par l'ordinateur emetteur de cartes (6). Lorsqu'un detenteur de carte (4a) souhaite effectuer une transaction avec un ordinateur vendeur (3), l'ordinateur detenteur de cartes etablit une communication avec l'ordinateur emetteur de cartes (6), puis le detenteur de la carte (4a) doit saisir son mot de passe ou le NIP de son compte. La transaction est autorisee par l'ordinateur emetteur de cartes (5), autorisation ensuite transmise soit directement a l'ordinateur vendeur (3) soit indirectement par l'intermediaire de la compagnie beneficiaire du paiement des ventes (11). L'invention se caracterise par les aspects importants suivants : a) le numero de compte du detenteur de carte relatif au paiement est permanent et utilise a maintes reprises au cours de nombreuses transactions et b) chaque transaction se voit allouer un canal de communications consacre entre l'ordinateur detenteur de cartes (4) et l'ordinateur vendeur (3) dans lequel l'ordinateur emetteur de cartes (5) peut inscrire des informations relatives au compte.

#### Legal Status (Type, Date, Text)

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00787016 \*\*Image available\*\*

**METHOD AND SYSTEM FOR IMPLEMENTING AND BILLING WAP AND INTERNET SERVICES  
PROCEDE ET SYSTEME DE MISE EN OEUVRE ET DE FACTURATION DE SERVICES WAP ET  
INTERNET**

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Patent and Priority Information (Country, Number, Date):

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Priority Application: FI 991958 19990915  
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BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: **G06F-017/60**  
International Patent Class: H04M-011/08; G06F-151:00  
Publication Language: English  
Filing Language: Finnish  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 20432

#### English Abstract

The invention relates to a method in a telecommunications system, in which at least one service provider provides services for at least one customer, in which method the customer is provided with both: 1) "Main services", in other words such services that the customer wishes to use, such as a banking service, e-mail service, etc., the scope of the main service also including a service subject to a charge, such as data transmission and calls; 2) "Side services", such as advertisements, that the customer does not actually select for use or even want to use, but by means of which the service provider gains some kind of benefit for itself, for example, through additional information or advertising. According to one preferred embodiment of the invention, when the customer activates a code/name, such as URL1, relating to a specific main service, such as a banking service, from a menu displayed on the terminal device (1), the terminal device (1) receives and displays to the user data, such as an advertisement/announcement/menu etc. of a side service, in such a way that the use of the main service dependent on reception of the side service and the customer is made to follow/read/receive side-service data. In return, the customer is provided with a free main service or one with a reduced charge. In a second embodiment of the invention, the customer should react, within a page/card/service-specific time-window, to data presented by the main service or side service, such as a selection, menus, etc., otherwise the call or data transmission is limited or terminated.

#### French Abstract

La presente invention concerne un procede dans un systeme de telecommunications, dans lequel au moins un fournisseur de services fournit des services a au moins un client. Dans ce procede, on fournit au client a la fois: 1) Des "services de base", en d'autres termes les services que le client souhaite utiliser, tels que les services bancaires, le service de courrier electronique, etc., les services de base comprenant egalement un service payant, tel que la transmission de donnees et les appels; 2) Des "services annexes", tels que les annonces publicitaires, que le client ne selectionne pas vraiment pour les utiliser ou ne desire meme utiliser, mais desquels le fournisseur de services tire un certain profit personnel, par exemple, a travers des informations ou des annonces publicitaires supplementaires. Selon un mode prefere de l'invention, lorsque le client active un code/nom, tel qu'un URL1, relatif a un service de base specifique, comme par exemple les services bancaires, sur un menu affiche sur le terminal (1), le terminal recoit et affiche pour l'utilisateur les donnees, comme par exemples une annonce publicitaire/un menu etc., d'un service annexe, de facon a ce que l'utilisation du service de base dependante de la reception du service annexe et du client soit adaptee pour suivre/lire/recevoir les donnees de service annexes. En retour, on fournit au client un service de base gratuit ou un service a taxe reduite. Dans un autre mode de realisation,

le client doit reagir, dans une fenetre temporelle specifique au service/carte/page, a des donnees presentees par le service de base ou le service annexe, comme par exemple une selection, des menus, etc., sinon, l'appel ou la transmission de donnees est limitee ou terminee.

Legal Status (Type, Date, Text)  
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00772933 \*\*Image available\*\*

**TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE**  
**TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE SIGNATURE AUDIO**

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Application: WO 2000US19977 20000720 (PCT/WO US0019977)  
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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6125

**English Abstract**

The invention discloses a tokenless biometric identification computer system, comprising at least a database containing registered biometric samples of users. A comparator compares a bid biometric sample of a user to at least one registered biometric sample (30), the bid biometric sample obtained directly from the user during an identification process for conducting an electronic transaction by the user. A stored audio signature is associated with a transaction processor entity, which the transaction processor entity is responsible for conducting the electronic transaction. A sound generator generates an analog or digital signal from the stored audio signature, and a transducer converts the analog or digital signal to a play back audio signature. This invention generates a play back audio signature from the stored audio signature that is associated with the transaction processor entity and the play back audio signature is played back to the user to identify the transaction

processor entity that conducted the electronic transaction, wherein no man made personal devices such as credit cards, identity cards or the like is used during the identification process for conducting the electronic transaction.

#### French Abstract

L'invention porte sur un systeme d'identification biometrique sans titre materiel comportant au moins une base de donnees contenant des indices biometriques enregistres caracteristiques des utilisateurs. Un comparateur compare a au moins l'un des indices (30) biometriques preenregistres un indice biometrique propose par un utilisateur qu'il fournit directement lors du processus d'identification prealable a une transaction electronique. Le processeur de transaction responsable de la conduite de la transaction detient une signature audio preenregistree. Un generateur sonore produit un signal analogue ou numerique a partir de ladite signature qu'un transducteur convertit en signature audio restituee. Ladite signature est ensuite associee au processeur de transaction qui la presente a l'utilisateur pour identifier le processeur de transaction ayant effectue la transaction electronique. Aucun document personnel materiel tel qu'une carte de credit, une carte d'identite ou autre, n'est requis dans le processus d'identification prealable a la transaction electronique.

Legal Status (Type, Date, Text)

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00766076 \*\*Image available\*\*

**METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT**

**PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US  
2000578395 20000525

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 26752

English Abstract

French Abstract

L'invention concerne un systeme de paiements virtuels pour commander des biens, des services et du contenu par un reseau d'interconnexion. Le systeme de paiements virtuels comprend un composant de passerelle commerciale (52) et un composant serveur de traitement de credits (53). Le systeme de paiements virtuels se presente comme un systeme sur et ferme comprenant des vendeurs et des acheteurs enregistres. Un acheteur devient participant enregistre en faisant une demande d'ouverture de compte de paiements virtuels. De maniere similaire, un vendeur devient participant enregistre en faisant une demande d'ouverture de compte de vendeur virtuel. Un acheteur peut instantanement ouvrir un compte en ligne grace au composant de traitement de credits (53) qui fait immediatement une evaluation de la demande de l'acheteur pour une carte de paiements virtuelle et attribue une limite de credit a son compte. Une fois le compte mis en place, un certificat numerique est stocke dans l'ordinateur du participant enregistre. L'acheteur peut alors commander un produit tel que des biens, des services et du contenu chez un vendeur, qui portera ces commandes sur le compte de paiements virtuels. Lorsque le produit est expedie, le vendeur en informe le composant de passerelle commerciale (52) qui, a son tour, informe le serveur de traitement de credits, qui porte le montant du sur le compte de paiements virtuel de l'acheteur. L'acheteur peut regler la somme due en utilisant un compte a paiement anticipé, un compte de credit ou des points bonus acquis grace a l'utilisation de la carte de paiements virtuels. Un acheteur peut creer des comptes auxiliaires.

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00766075 \*\*Image available\*\*

**ELECTRONIC STATEMENT, BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD**  
**SYSTEME DE RELEVÉ, DE PRESENTATION DE FACTURE ET DE PAIEMENT ET PROCEDE**  
**CORRESPONDANT**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079451 A1 20001228 (WO 0079451)

Application: WO 2000US16567 20000615 (PCT/WO US0016567)

Priority Application: US 99334876 19990617

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13728

English Abstract

An electronic statement, bill presentment and payment system and method includes a customer client software program (120) and client database (112), and a biller server software program (126) and server database (128) connected over an electronic information network. A customer enrolls with a biller by communicating a request between the client and server programs including information about a funding account. The biller confirms customer account information and verifies the funding account and updates the status of the enrollment request to the customer. Electronic bill summary and/or detail information is communicated to or polled from the biller server and consolidated at the customer client software. The customer may then retrieve bill summary and/or detail information and/or communicate payment instructions authorizing an electronic transfer from the funding account to the biller.

French Abstract

Selon cette invention, un systeme de releve, de presentation de facture et de paiement et un procede correspondant comprennent un programme logiciel client (120) et une base de donnees client (112) ainsi qu'un programme logiciel serveur de facturation (126) et une base de donnees serveur (128) connectes par un reseau d'informations electroniques. Une demande communiquee entre les programmes client et serveur comprend des informations sur un compte de financement. Le serveur de facturation confirme les informations sur le compte client et verifie le compte de financement puis met a jour le statut de la demande d'inscription vis-a-vis du client. On communique un apercu des factures et/ou des informations detaillees au serveur de facturation ou l'on invite ce dernier a les transmettre; ces donnees sont ensuite consolides au niveau du logiciel client. Le client peut ensuite recuperer l'aperçu des factures et/ou les informations detaillees et/ou communiquer les instructions de paiement autorisant un transfert electronique depuis le compte de financement a destination du serveur de facturation.

Legal Status (Type, Date, Text)

Publication 20001228 A1 With international search report.

Examination 20010802 Request for preliminary examination prior to end of 19th month from priority date

17/5/21 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES

AND CUSTOMER PROFILE  
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE  
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

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Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)  
Application: WO 2000US14459 20000524 (PCT/WO US0014459)  
Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 151011

English Abstract

The present invention is provided for comparison shopping by utilizing a **customer** 's profile to prioritize the features of a group of similar, competing products. First, a **customer** 's profile is developed. This profile may be developed from many sources including **customer** input, **customer** buying habits, **customer** income level, **customer** searching habits, **customer** profession, **customer** education level, **customer** 's purpose of the pending sale, **customer** 's shopping habits, etc. Next, the **customer** selects multiple, similar items, i.e. products or services to compare. Finally, a comparison table is presented which prioritizes the features in accordance with the **customer** 's profile.

French Abstract

La presente invention concerne un achat par comparaison grace a l'utilisation d'un profil consommateur pour etablir des priorites dans les caracteristiques d'un groupe de produits analogues en concurrence. D'abord on elabore un profil consommateur. Ce profil peut etre elabore a partir de plusieurs sources, y compris une entree de donnees du consommateur, les habitudes d'achat du consommateur, le revenu du consommateur, les habitudes de recherche du consommateur, la profession du consommateur, le niveau d'education du consommateur, les attentes du consommateur pour la vente en cours, les habitudes d'achat du consommateur, etc. Ensuite, le consommateur selectionne plusieurs articles analogues, c.-a-d. des produits ou des services afin de les comparer. Enfin, un tableau de comparaison produit etablit des priorites de caracteristiques en fonction du profil du consommateur.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

00761431

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED  
WEB APPLICATION SERVICES**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE  
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)

Application: WO 2000US14420 20000525 (PCT/WO US0014420)

Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/30**

International Patent Class: **G06F-017/60 ; G06F-009/44**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150171

**English Abstract**

A system, method, and article of manufacture are provided that afford a combination of commerce-related web application services. Various features are included such as allowing purchase of products and services via a displayed catalog. As an option, such catalog may be personalized. In various embodiments, a virtual shopping cart environment may be provided. Further, data, i.e. specifications, details, etc., relating to the products and services may be displayed along with a comparison between different products and services. Data relating to needs of a user may also be received for the purpose of outputting a recommendation of the products and services based on the inputted needs. Optionally, features of the products and services may be listed in order to allow the user to configure a specifically tailored product or service. Yet another aspect of the present invention includes outputting an estimate relating to a price and/or availability of the products and services. Further, an order for the products and services may be received after which a tax and a shipping fee are calculated. A status of the delivery of the ordered products and services may also be provided.

**French Abstract**

L'invention concerne un systeme, un procede et un article manufacture destines a la fourniture d'une combinaison de services d'application dans le Web lies au commerce. Le systeme presente plusieurs caracteristiques telles que l'achat de produits et de services grace a un catalogue affiche. En option, ce catalogue peut etre personnalise. Plusieurs modes de realisation peuvent comprendre un environnement de chariot de supermarche virtuel. En outre, des donnees, c.-a-d. des specifications,

des details, etc., se rapportant aux produits et services peuvent etre affichees en meme temps qu'une comparaison entre differents produits et services. On peut aussi inclure des donnees relatives aux besoins d'un utilisateur afin de recommander des produits et services donnees sur la base des besoins entres. Eventuellement, on peut etablir une liste des caracteristiques des produits et services afin de permettre a l'utilisateur de configurer un produit ou un service personnalise. Dans un autre aspect de la presente invention, on peut produire une estimation du prix et/ou de la disponibilite des produits et services. En outre, une commande peut etre recue et une taxe et des frais d'expedition calcules. Un etat de l'expedition des produits et services commandes peut egalement etre etabli.

Legal Status (Type, Date, Text)

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Examination 20010222 Request for preliminary examination prior to end of  
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Search Rpt 20010816 Late publication of international search report  
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DIALOG(R)File 349:PCT FULLTEXT

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00761423

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING  
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF  
TECHNOLOGY**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES  
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE  
TECHNOLOGIE**

Patent Applicant/Assignee:

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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)  
Application: WO 2000US14457 20000524 (PCT/WO US0014457)  
Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150133

English Abstract



## French Abstract

Cette invention se rapporte a un systeme, un procede et un article manufacture permettant l'acheminement efficace des composants d'un systeme necessaires a sa mise en pratique. A cet effet, on affiche d'abord une representation graphique du systeme, qui contient les divers composants du systeme, puis on code a l'aide d'indices ces composants, afin d'indiquer lesquels sont necessaires pour la mise en pratique du systeme.

## Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010222	Request for preliminary examination prior to end of 19th month from priority date
Declaration	20010802	Late publication under Article 17.2a
Republication	20010802	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Declaration	20010802	Late publication under Article 17.2a
Correction	20010907	Corrected version of Pamphlet: pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190; due to late transmittal by the receiving Office
Republication	20010907	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

17/5/24 (Item 24 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00761422

## BUSINESS ALLIANCE IDENTIFICATION

### SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

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Inventor(s):

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Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)  
Application: WO 2000US14375 20000524 (PCT/WO US0014375)  
Priority Application: US 99320816 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149371

## English Abstract

A system, method and article of manufacture are provided for identifying alliances among a plurality of business entities in components of a

network framework. First, alliances are identified among a plurality of business entities in terms of components of a current network framework. Next, a pictorial representation is displayed of the current network framework and the components. The alliances are then conveyed by indicia coding the components of the current network framework in which the alliances exist.

#### French Abstract

La presente invention concerne un systeme, un procede et un article de production permettant d'identifier les alliances au sein d'un groupe de plusieurs entites commerciales en terme de composants d'un cadre de reseau. Tout d'abord, les alliances sont identifiees parmi un groupe de plusieurs entites commerciales en terme de composants d'un cadre de reseau en cours. Ensuite, une representation graphique du reseau en cours et des composants est affichee. Les alliances sont alors acheminees en codant les composants du cadre de reseau en cours dans lequel les alliances existent avec des marques.

#### Legal Status (Type, Date, Text)

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Examination 20010301 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20010525 Late publication of international search report  
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17/5/25 (Item 25 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00559186 \*\*Image available\*\*

#### SYSTEM AND USE FOR CORRESPONDENT BANKING

#### SYSTEME DE RELATIONS AVEC DES CORRESPONDANTS BANCAIRES ET UTILISATION DE CE DERNIER

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

SLATER Alan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200022559 A1 20000420 (WO 0022559)

Application: WO 99US19627 19990827 (PCT/WO US9919627)

Priority Application: US 9898196 19980827; US 99237739 19990126

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10043

#### English Abstract

The present invention comprises a system and method for a **customer** and merchant to perform an on-line, and in some cases, real-time financial transaction from a personal computer or similar processing terminal (10) over a public access communications network (11) utilizing a **universally** acceptable electronic financial transaction instruction that debits a **customer**'s selected account and notifies a merchant that a credit is due or forthcoming from a service provider. The financial transaction instruction is provided in a secured format for transactions sent over the public access communications network (11), which is external from any other conventional open or closed communications channels used for performing financial transactions.

#### French Abstract

La presente invention concerne un systeme et un procede qui permettent a un client et a un commercant (voir figure 2) d'effectuer en **direct**, et dans certains cas en temps reel, des transactions financieres depuis un ordinateur personnel ou un terminal (10) de traitement similaire sur un reseau (11) de communications d'acces public au moyen d'une instruction de transaction financiere electronique universelle qui debite un compte client selectionne et avertit un commercant qu'un credit est arrive ou va l'etre en provenance d'un fournisseur de service. L'instruction de transaction financiere est presentee dans un format protege adapte aux transactions envoyees sur le reseau (11) de communications d'acces public qui se situe en dehors de toutes les voies de communications classiques ouvertes ou fermees utilisees pour les transactions financieres.

17/5/26 (Item 26 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00418766 \*\*Image available\*\*

**TOKENLESS BIOMETRIC TRANSACTION AUTHORIZATION METHOD AND SYSTEM**  
**PROCEDE ET SYSTEME D'AUTORISATION DE TRANSACTION, BIOMETRIQUE ET SANS JETON**  
Patent Applicant/Assignee:

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PARE David F,  
HOFFMAN Ned,  
LEE Jonathan A,

Inventor(s):

PARE David F,  
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LEE Jonathan A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809227 A1 19980305  
Application: WO 97US15171 19970827 (PCT/WO US9715171)  
Priority Application: US 96705399 19960829

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU  
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES  
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD  
TG

Main International Patent Class: **G06F-017/00**

Publication Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 34297

#### English Abstract

A method and system for tokenless authorization of commercial transactions between a buyer and a seller using a computer system (1). A transaction is proposed by a seller, and the buyer signals his acceptance by entering his personal authentication information comprising a PIN (14) and at least one biometric sample (13), forming a commercial transaction message (17). The commercial transaction message is forwarded to the computer system (1), where the computer system (1) compares the personal authentication information in the commercial transaction message (17) with previously registered buyer biometric samples. If the computer system successfully identifies the buyer, a financial account of the buyer is debited and a financial account of the seller is credited, and the results of the transaction are presented to both the buyer and seller (15). As a result of the invention, a buyer can conduct commercial transactions without having to use any tokens such as portable man-made memory devices such as smartcards or swipe cards.

#### French Abstract

L'invention concerne un procede et un systeme pour l'autorisation sans

jeton de transactions commerciales entre un acheteur et un vendeur au moyen d'un systeme informatique (1). Une transaction est proposee par un vendeur, et le vendeur signal son acceptation en entrant des informations d'authentification personnelles comprenant un numero d'identification personnel (PIN) (14) et au moins un echantillon biometrique (13), formant un message de transaction commerciale (17). Le message de transaction commerciale est envoye au systeme informatique (1), lequel compare les informations d'authentification personnelles contenues dans le message de transaction commerciale (17) aux echantillons biometriques prealablement enregistres concernant l'acheteur. Si le systeme informatique identifie avec succes l'acheteur, un compte financier de l'acheteur est debite et un compte financier du vendeur est credite, et les resultats de la transaction sont presentes a l'acheteur et au vendeur (15). Ainsi, un acheteur peut effectuer des transactions commerciales sans utiliser de jetons tels que des memoires artificielles du type cartes a puce ou cartes magnetiques.

17/5/27 (Item 27 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00363084

**METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH  
DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS**  
**PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET  
AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT**

Patent Applicant/Assignee:

CEDEL BANK,  
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TYSON-QUAH Kathleen,  
STRAUSS Melvin,  
HADDOCK Jorge,  
SIME Thomas Shepherd,

Inventor(s):

SAMPSON Gerald Paul,  
TYSON-QUAH Kathleen,  
STRAUSS Melvin,  
HADDOCK Jorge,  
SIME Thomas Shepherd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9703409 A1 19970130  
Application: WO 96GB1687 19960715 (PCT/WO GB9601687)  
Priority Application: US 95501901 19950713; US 96678793 19960711

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ  
PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US US UZ VN KE LS MW SD SZ  
UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60**

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 56467

**English Abstract**

A computer-based information network for managing credit exposure between counterparties to a plurality of credit support agreements. The network comprises information storage and processing systems. The systems store various types of information including information representative of assets of counterparties to a plurality of credit support agreements for use in covering credit exposures therebetween over a specified time period, and the plurality of credit support agreements. The systems process the information representative of the assets in order to effectively reflect a movement of certain of the assets to cover the credit exposures over the specified time period. An asset movement optimization process is used for determining an optimal movement of

Set	Items	Description
S1	3854	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL()PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	17497	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	202	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) ()RESOURCE()LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	1008042	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	556789	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	1224689	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	0	S1 AND S2 AND S3
S8	21	S1 AND S2
S9	0	S1 AND S3
S10	14	S8 AND (S4 OR S5 OR S6)
S11	21	S1 AND S4 AND S5 AND S6
S12	35	S10 OR S11
S13	31	RD (unique items)
S14	11	S13 NOT PY>1998
S15	11	S14 NOT PD>19980202
File	77:	Conference Papers Index 1973-2002/Mar (c) 2002 Cambridge Sci Abs
File	35:	Dissertation Abs Online 1861-2002/Mar (c) 2002 ProQuest Info&Learning
File	583:	Gale Group Globalbase(TM) 1986-2002/Apr 16 (c) 2002 The Gale Group
File	2:	INSPEC 1969-2002/Apr W2 (c) 2002 Institution of Electrical Engineers
File	65:	Inside Conferences 1993-2002/Apr W1 (c) 2002 BLDSC all rts. reserv.
File	233:	Internet & Personal Comp. Abs. 1981-2002/Apr (c) 2002 Info. Today Inc.
File	99:	Wilson Appl. Sci & Tech Abs 1983-2002/Mar (c) 2002 The HW Wilson Co.
File	474:	New York Times Abs 1969-2002/Apr 15 (c) 2002 The New York Times
File	475:	Wall Street Journal Abs 1973-2002/Apr 15 (c) 2002 The New York Times

15/5/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

06544684

Cabinet Office unveils plans to use internet to cut red tape

UK: CABINET OFFICE EMBRACES THE INTERNET  
Daily Telegraph (DT) 11 Nov 1997 survey, p.2  
Language: ENGLISH

As part of the government's pledge to supply electronically 25% of government services by the year 2002, **Direct** Access Government is the name of a recently launched initiative to cut bureaucracy by the <UK> Cabinet Office which, to begin with, will supply leaflets and forms on business rules through computers in the workplace, in libraries or at home. Within the next four weeks it will be possible to fill out the forms on the screen and send them to the relevant agencies via the Internet. Users will not need to supply their details over and over again in order to tell **several agencies** as the system can include several forms in one document. It will employ a technique called digital hashing, already used by the <High Street> banks to ensure that **electronically** conveyed **payment** instructions have not been changed by someone else.

COMPANY: CABINET OFFICE  
PRODUCT: General Management Services (9916); Computers & Auxiliary Equip (3573); Communications Equip ex Tel (3662);  
EVENT: Product Design & Development (33); Government Domestic Functions (97);  
COUNTRY: United Kingdom (4UK);

15/5/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

06144074

Hong Kong Telecom seeks bids for interactive TV

HONGKONG: HK TELECOM SEEKS BID  
Computerworld HK (XDP) 06 Apr 1995 P.1  
Language: ENGLISH

HongKong Telecom has sent out Request for Proposals (RFP) documents to 33 vendors for the US\$ 200 mn-plus commercial phase of its interactive TV service. The service is expected to cover video on demand (VOD), **payment** services, informercials, **on - line** shopping and **many** more. The **vendors** have until 22 May 1995 to respond to the RFPs. The contract will be awarded in July. Hongkong Telecom still aims to be the first to launch the world's first commercial interactive multimedia service in July 1996. William Lo, **director** of multimedia services at Hongkong Telecom has encouraged vendors to form consortium for the bid. The bid cover five technology components - server hardware and software, middleware, set-top box, ATM switching and local distribution architecture. An independent systems integrator is also being sought to assist Hongkong Telecom to jointly manage the project. Microsoft, IBM and Digital have already indicated that they will participate while Hewlett-Packard, Oracle and Silicon Graphics will participate with partners. In April 1994, IBM won the contract for the pilot system but the team did not meet its initial July test date. Hongkong Telecom invested HK\$ 64 mn on the pilot project and it is under pressure to gain some return on its investment.

COMPANY: SILICON GRAPHICS; ORACLE; HEWLETT-PACKARD; DIGITAL; IBM;  
MICROSOFT; HONGKONG TELECOM

PRODUCT: Telecommunications (4810);  
EVENT: Capital Expenditure (43); Use of Materials & Supplies (46);  
COUNTRY: Hong Kong (9HON);

15/5/3 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

05953457  
AIB Bank cuts cost of EU transfers  
IRELAND: EU TRANSFER COSTS TO BE CUT BY AIB  
Sunday Business Post (SBP) 6 Mar 1994 p.31  
Language: ENGLISH

A new service, to be called Europayments, is to be started by the AIB Bank that will make it cheaper for **customers** to send small quantities of money to other EU nations via electronic means. The service begins on May 9 1994. There will be a 40% drop, to IRP 7, in the cost of sending as much as ECU 2500 between **different** bank **accounts**. A six-day delivery is also guaranteed. The service will mean that AIB will have the cheapest costs for small **payment** **electronic** transfers.

COMPANY: AIB

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Communications Eqp ex Tel (3662);  
EVENT: Product Design & Development (33);  
COUNTRY: Ireland/Eire (4IRE);

15/5/4 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6250969 INSPEC Abstract Number: C1999-06-7120-041  
**Title: NewCash-anonymous digital cash with receipts**  
Author(s): Brankovic, L.; Furche, A.; Miller, M.; Wrightson, G.  
Author Affiliation: Dept. of Comput. Sci. & Software Eng., Newcastle Univ., NSW, Australia  
Conference Title: The 6th IEEE Singapore International Conference on Networks'98 p.369-83  
Editor(s): Ananda, A.I.; Pung, H.K.; Wang, W.  
Publisher: World Scientific Publishing, Singapore  
Publication Date: 1998 Country of Publication: Singapore xi+474 pp.  
ISBN: 981 02 3584 4 Material Identity Number: XX-1998-01787  
Conference Title: Proceedings of Singapore International Conference on Networks SICON'98  
Conference Sponsor: 3Com; ST Mobile Data  
Conference Date: 30 June-3 July 1998 Conference Location: Singapore  
Language: English Document Type: Conference Paper (PA)  
Treatment: Practical (P)  
Abstract: Since electronic cash was first introduced by D. Chaum (1982), a number of electronic cash systems have been proposed. Some of the systems are **directly** targeted at the Internet, whose widespread use has made it a seemingly ideal infrastructure for a **global** **consumer** marketplace. On the Internet, online protocols (i.e. protocols where payments are verified in real time over the network) provide a good way of implementing an **electronic** **payment** infrastructure. The key proposals for such a system are: (i) an online electronic cash system based on Chaum's blind signature technology, such as ECash, and (ii) NetCash. In this paper, we propose an online cash system for the Internet, called NewCash, that uses a simple new set of protocols. It provides some features of the blind signature-based electronic cash system of Chaum, as well as some of the features of NetCash. At the same time, it overcomes some of the shortcomings of the NetCash system and accomplishes anonymity with receipts for the payer, without the use of blind signature technology. (14 Refs)  
Subfile: C  
Descriptors: cryptography; electronic money; Internet; online operation; protocols; real-time systems  
Identifiers: NewCash; anonymous digital cash; receipts; online electronic cash system; Internet; **global** **consumer** marketplace; online protocols;

real-time payment verification; **electronic payment** infrastructure;  
blind signature technology; NetCash; ECash  
Class Codes: C7120 (Financial computing); C7210N (Information networks);  
C5640 (Protocols); C6130S (Data security)  
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15/5/5 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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5811620 INSPEC Abstract Number: C9803-7120-003

**Title: Reengineering money: the Mondex stored value card and beyond**

Author(s): Clemons, E.K.; Croson, D.C.; Weber, B.W.

Journal: International Journal of Electronic Commerce vol.1, no.2

p.5-31

Publisher: M.E. Sharpe,

Publication Date: Winter 1996-1997 Country of Publication: USA

CODEN: IJECFE ISSN: 1086-4415

SICI: 1086-4415(24/1997)1:2L.5:RMMS;1-#

Material Identity Number: G303-98001

U.S. Copyright Clearance Center Code: 1086-4415/96-97/\$9.50+0.00

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

**Abstract:** Electronic cash systems seek to reengineer cash payments. While the use of cash imposes numerous invisible costs on the economy, many security and **consumer** acceptance issues prevent its immediate replacement. We begin by analyzing the economics of the proposed Mondex electronic cash system, suggesting possible benefits that may be realized by various channel members whose cooperation will be essential to any successful implementation of electronic cash. We conclude that the major challenges to the **global** implementation of electronic currency will be establishing the proper incentives for channel members, overcoming regulatory barriers and gaining a critical mass of **consumer** and merchant acceptance, rather than difficulties with technology or network security. We identify several areas for **directed** future research on the economic implications of **electronic payment**. (29 Refs)

Subfile: C

Descriptors: economics; EFTS; retail data processing; security of data; systems re-engineering; technological forecasting

Identifiers: reengineering; electronic money; Mondex stored value card; electronic cash system; cash payments; invisible costs; economics; network security; **consumer** acceptance; cooperation; **global** implementation; electronic currency; channel members; incentives; regulatory barriers; merchant acceptance; **directed** future research; **electronic payment**; pricing

Class Codes: C7120 (Financial computing); C6130S (Data security); C7180 (Retailing and distribution computing); C0230 (Economic, social and political aspects of computing)

Copyright 1998, IEE

15/5/6 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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5693208 INSPEC Abstract Number: B9710-6220B-023, C9710-7410F-149

**Title: High-speed data services using the Switched Digital Broadband Access System**

Author(s): La Roche, H.J.; Myers, S.L.; Runyon, J.P.; Soloway, G.S.; Spears, D.W.

Author Affiliation: Dept. of Access Syst. Product Manage., Lucent Technol., Holmdel, NJ, USA

Journal: Bell Labs Technical Journal vol.2, no.2 p.188-202

Publisher: Lucent Technologies,

Publication Date: Spring 1997 Country of Publication: USA

CODEN: BLTJFD ISSN: 1089-7089

SICI: 1089-7089(199721)2:2L.188:HSDS;1-8



Material Identity Number: F375-97003

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); General, Review (G)

Abstract: The Switched Digital Broadband Access System (SDBAS) from Lucent Technologies (co-developed with BroadBand Technologies, Incorporated) offers residential and small business **customers** access services based on asynchronous transfer mode (ATM) technology. SDBAS is now being deployed by several carriers as a fiber-in-the-loop (FITL) application. With the advent of inexpensive devices from **multiple vendors** implementing the ATM segmentation and reassembly (SAR) function and interfacing with the peripheral component interconnect (PCI) bus on the personal computer, it is now possible to support, cost-effectively, general-purpose **consumer** data services, such as Internet access, coexisting with other multimedia services. This paper describes the architecture for **consumer** data deployed as part of a service-independent and intrinsically secure ATM access system such as SDBAS. Features of such a system include support for Internet access; work-at-home (as a service differentiated from **Internet** access); **billing**, access control, authentication, and transport layer protocol management using a session and resource management entity; protocols for end point layer 3 management; and network interworking functions. This paper describes the multi-application service-independent system architecture of an end-to-end high-speed data transport architecture coexisting with other services over the same access system. (12 Refs)

Subfile: B C

Descriptors: asynchronous transfer mode; B-ISDN; broadband networks; computer network management; data communication; Internet; invoicing; microcomputer applications; multimedia communication; optical fibre **subscriber** loops; protocols; system buses; telecommunication computing; teleworking

Identifiers: Switched Digital Broadband Access System; Lucent Technologies; BroadBand Technologies; high-speed data services; B-ISDN; ATM; fiber-in-the-loop; FITL; segmentation and reassembly function; peripheral component interconnect bus; PCI bus; personal computer; Internet access; multimedia services; SDBAS; work-at-home; billing; access control; authentication; transport layer protocol management; layer 3 management; network interworking

Class Codes: B6220B (Subscriber loops); B6150C (Communication switching); B6260 (Optical links and equipment); B6210L (Computer communications); B6210R (Multimedia communications); B6150M (Protocols); B6210C (Network management); B6210M (ISDN); C7410F (Communications computing); C5620W (Other computer networks); C5640 (Protocols)

Copyright 1997, IEE

15/5/7 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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5200772 INSPEC Abstract Number: B9604-6210L-042, C9604-5620-022

**Title: Payment switches for open networks**

Author(s): Gifford, D.E.; Stewart, L.C.; Payne, A.C.; Treese, G.W.

Author Affiliation: Dept. of Electr. Eng. & Comput. Sci., MIT, Cambridge, MA, USA

Conference Title: Proceedings of the First USENIX Workshop of Electronic Commerce p.69-75

Publisher: USENIX Assoc, Berkeley, CA, USA

Publication Date: 1995 Country of Publication: USA 333 pp.

Material Identity Number: XX96-00431

Conference Title: Proceedings of the First USENIX Workshop of Electronic Commerce

Conference Date: 11-12 July 1995 Conference Location: New York, NY, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: We describe the first operational **Internet payment** switch that provides real-time authorization suitable for **direct** use by merchant servers. A payment switch is a server that creates digital representations

of conventional financial instruments, and forwards authentic payment orders on these instruments to their corresponding conventional financial networks and institutions. Our payment switch provides support for time-based and item-based pricing, implements switch based authorization and settlement **aggregation** for micropayments, and includes an extensive **customer** support system in order to provide a high level of **customer** confidence in electronic commerce. Fraud control is based on a transaction-specific multi-level security model that accommodates existing Internet browsers. Multiple authentication technologies are applied to every transaction. (13 Refs)

Subfile: B C

Descriptors: authorisation; computer networks; fraud; Internet; message authentication

Identifiers: payment switches; open networks; **Internet** **payment** switch; real-time authorization; digital representations; authentic payment orders; time-based pricing; item-based pricing; micropayments; **customer** support system; **customer** confidence; electronic commerce; fraud control; transaction-specific multi-level security model; Internet browsers

Class Codes: B6210L (Computer communications); C5620 (Computer networks and techniques); C6130S (Data security); C7210 (Information services and centres); C7120 (Financial computing)

Copyright 1996, IEE

15/5/8 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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5082896 INSPEC Abstract Number: C9512-5530-003

Title: **Optical character recognition for self-service banking**

Author(s): Jackel, L.D.; Sharman, D.; Stenard, C.E.; Strom, B.I.; Zuckert, D.

Author Affiliation: Dept. of Syst. Res., AT&T Bell Labs., Holmdel, NJ, USA

Journal: AT&T Technical Journal vol.74, no.4 p.16-24

Publication Date: July-Aug. 1995 Country of Publication: USA

CODEN: ATJOEM ISSN: 8756-2324

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Self-service automatic teller machines (ATMs) have dramatically altered the ways in which **customers** interact with banks. ATMs provide the convenience of completing some banking transactions remotely and at any time. AT&T **Global** Information Solutions (GIS) is the world's leading provider of ATMs. These machines support such familiar services as cash withdrawals and balance inquiries. Further technological development has extended the utility and convenience of ATMs produced by GIS by facilitating check cashing and depositing, as well as **direct bill payment**, using an **on - line** system. These enhanced services, discussed in this paper, are made possible primarily through sophisticated optical character recognition (OCR) technology. Developed by an AT&T team that included GIS, AT&T Bell Laboratories quality, engineering, software, and technologies (QUEST), and AT&T Bell Laboratories research, OCR technology was crucial to the development of these advanced ATMs. (4 Refs)

Subfile: C

Descriptors: automatic teller machines; banking; online operation; optical character recognition

Identifiers: optical character recognition; self-service banking; automatic teller machines; AT&T **Global** Information Solutions; on-line system; OCR; AT&T Bell Laboratories research; QUEST

Class Codes: C5530 (Pattern recognition and computer vision equipment); C1250B (Character recognition); C5260B (Computer vision and image processing techniques); C7120 (Financial computing)

Copyright 1995, IEE

15/5/9 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00471116 97IE09-010

Click here to pay -- New standards take the worry out of buying and selling over the Web.

Zgodzinski, David

Internet World , September 1, 1997 , v8 n9 p60-68, 7 Page(s)

ISSN: 1064-3923

Company Name: First Virtual Holdings; CyberCash; IC Verify; Internet Mall, The; Open Market

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: United States

Presents a **buyers** ' guide to **online payment** systems. Explains that there has been a push to develop secure, trustworthy **payment** methods for **electronic** shopping. Overviews several payment systems currently available, explaining that each of these is based on retail payment by credit card and does not include micropayment solutions. Reviews First Virtual Holdings (800), CyberCash (703), IC Verify (800), The Internet Mall (408), and Open Market (800). Also discusses the Secure Electronic Transaction consortium, or SET, which was organized by an alliance of **several vendors** to create standard protocols for secure credit card transactions. Adds that SET may be the future of online transactions. Includes one diagram, two screen displays, and one table. (kgh)

Descriptors: Online Transaction Processing; Electronic Commerce; Security; Standards; Corporate Alliances; Electronic Shopping

Identifiers: First Virtual Holdings; CyberCash; IC Verify; Internet Mall, The; Open Market

15/5/10 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00315790 93MW06-007

**Money matters -- The bottom line on eight personal-finance programs**

Linden, Tom

Macworld , June 1, 1993 , v10 n6 p119-125, 7 Page(s)

ISSN: 0741-8647

Company Name: Aatrix Software; MECA Software

Product Name: CheckWriter; Andrew Tobias' Managing Your Money

Languages: English

Document Type: Buyer and Vendor Guide

Grade (of Product Reviewed): a; a

Hardware/Software Compatibility: Macintosh

Geographic Location: United States

Presents a **buyer** 's guide comparing the features of eight personal-finance programs. Among the features that these programs offer are check writing (with splits to **various accounts** for itemized expenses), **electronic payments** , account reconciliation, budgeting, check printing, recording tax information and estima taxes, import and export data, managing an investment portfolio, printing reports, and assisting in financial planning. Inclu evaluation of the technical support provided by the publishers o the programs discussed. CheckWriter 4.0 (\$79) from Aatrix Soft with good search and checkprinting capabilities and excellent technical support, and Andrew Tobias' Managing Your Money 5.0 (\$79.95) from MECA Software which does everything from writing checks to portfolio analysis and tax estimation are the 'Editors' Choice.' A sidebar discusses online financial services. Includes two illustrations, one table, seven screen displays. (djd)

Descriptors: Finances; Software Review; Vendor Guide

Identifiers: CheckWriter; Andrew Tobias' Managing Your Money; Aatrix Software; MECA Software

15/5/11 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

05533083 NYT Sequence Number: 132320890508

**CITICORP BILL-PAYING PLAN**

Reuters

New York Times, Col. 3, Pg. 6, Sec. 4

Monday May 8 1989

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

Citicorp **Global** Payment Products to offer **electronic** payment service to utilities enabling **consumers** to pay bills by **directly** transferring money from their checking accounts (S)

COMPANY NAMES: CITICORP **GLOBAL** PAYMENT PRODUCTS

DESCRIPTORS: PUBLIC UTILITIES; CHECKS AND CHECKING ACCOUNTS

Set	Items	Description
S1	4	AU=(GANESON R? OR GANESON, R? OR HOBDAK K? OR HOBDAK, K?)
S2	4	S1 AND IC=G06F-017/60
S3	4	IDPAT (sorted in duplicate/non-duplicate order)
File 344:CHINESE PATENTS ABS APR 1985-2002/MAR		
(c) 2002 EUROPEAN PATENT OFFICE		
File 347:JAPIO Oct/1976-2001/Dec(Updated 020401)		
(c) 2002 JPO & JAPIO		
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200223		
(c) 2002 Derwent Info Ltd		

4/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Derwent Info Ltd. All rts. reserv.

014114240 \*\*Image available\*\*  
WPI Acc No: 2001-598452/200168  
XRPX Acc No: N01-446322

**Information access network system for electronic commerce, encrypts  
messages with different crypto keys and controls information access by  
the user based on decrypted messages**

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N); CHECKFREE CORP (CHEC-N)  
Inventor: CHRISTIANSON A; GANESAN R; **HOBDAK K** ; LEWIS M  
Number of Countries: 030 Number of Patents: 005  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1111559	A2	20010627	EP 2000127893	A	20001220	200168 B
AU 200072401	A	20010628	AU 200072401	A	20001220	200168
CA 2329492	A1	20010623	CA 2329492	A	20001222	200168
ZA 200007489	A	20010725	ZA 20007489	A	20001214	200168
JP 2001257671	A	20010921	JP 2000393349	A	20001225	200170

Priority Applications (No Type Date): US 99471490 A 19991223

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 1111559	A2	E 24	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

AU 200072401	A		H04L-009/28
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CA 2329492	A1	E	H04L-009/14
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ZA 200007489	A	53	G06F-000/00
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JP 2001257671	A	27	H04L-009/14
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Abstract (Basic): EP 1111559 A2

NOVELTY - Messages encrypted with different crypto keys by network stations representing billers (110A-110C) and access portal (115), are combined and transmitted over the network. The combined messages are received and then transmitted by network device (105A) representing user. Access of information stored in the network by the user is controlled, based on component messages received and decrypted by the biller.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic message creating method;
  - (b) Electronic message;
  - (c) Extended network universal resource locator
- USE - For electronic commerce.

ADVANTAGE - Protects integrity of universal resource locators which are used to access private information over the network. Allows request recipient to authenticate the requesting party and provides enhanced immutability.

DESCRIPTION OF DRAWING(S) - The figure shows message flowing between user, access portal, service provider and biller to request and present bill summary information through network.

Network device (105A)

Billers (110A-110C)

Access portal (115)

pp; 24 DwgNo 6/11

Title Terms: INFORMATION; ACCESS; NETWORK; SYSTEM; ELECTRONIC; MESSAGE; KEY  
; CONTROL; INFORMATION; ACCESS; USER; BASED; MESSAGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G07F-019/00; H04L-009/14;  
H04L-009/28

International Patent Class (Additional): **G06F-017/60** ; G09C-001/00;  
H04L-009/30; H04L-009/32; H04L-012/54; H04L-029/06

File Segment: EPI

4/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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013942690     \*\*Image available\*\*  
WPI Acc No: 2001-426903/200146  
XRPX Acc No: N01-316730

**Electronic bill presentment network has user station, associated with a user, that is linked to network address associated with billers based on bill selection of user station**

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: GANESAN R;   HOBDAK K

Number of Countries: 028   Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1091330	A2	20010411	EP 2000121882	A	20001006	200146   B
ZA 200005502	A	20010627	ZA 20005502	A	20001009	200146
AU 200064140	A	20010412	AU 200064140	A	20001006	200146
CA 2322409	A1	20010408	CA 2322409	A	20001005	200146

Priority Applications (No Type Date): US 99414731 A 19991008

Patent Details:

Patent No   Kind   Lan   Pg   Main   IPC   Filing   Notes

EP 1091330   A2   E   56   G07F-019/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

ZA 200005502   A   124   H04L-000/00

AU 200064140   A   G06F-017/60

CA 2322409   A1   E   H04L-012/16

Abstract (Basic): EP 1091330 A2

NOVELTY - A first user station, associated with a first user, is linked to a first network address associated with the first billers based on the bill selection by the first user station. A second user station, associated with a second user, is linked to a second network address associated with the first billers based on the bill selection of the second user station.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) a method of electronically distributing bill related information;

(b) and a system for electronically distributing bill related information;

(c) a database;

(d) and an article of manufacture.

USE - Used for electronically presenting bill related information.

ADVANTAGE - Allows a customer to interact directly with individual billers while retaining the benefits of interacting with a single aggregator. Allows a customer to retain the benefits of interacting with a single aggregator while allowing the aggregator, billers, and sponsor to retain control of customer related data and a communication channel with each customer. Allows complete flexibility as to who is offering bill presentment. Allows the biller flexibility in presenting supplemental information.

DESCRIPTION OF DRAWING(S) - The figure shows the infrastructure diagram of a distributed database entity.

pp; 56 DwgNo 3/25

Title Terms: ELECTRONIC; BILL; NETWORK; USER; STATION; ASSOCIATE; USER; LINK; NETWORK; ADDRESS; ASSOCIATE; BASED; BILL; SELECT; USER; STATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-019/00; H04L-000/00; H04L-012/16

File Segment: EPI

4/5/3     (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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013935448      \*\*Image available\*\*  
WPI Acc No: 2001-419662/200145  
XRPX Acc No: N01-310903

**Electronic method for billing with up dateable electronic bill summary allows customer to keep benefits of interaction with single aggregator while allowing aggregator, billing and sponsor to keep control of customer related data**

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: GANESAN R; HOBDAK K

Number of Countries: 028    Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1083532	A2	20010314	EP 2000118977	A	20000901	200145 B
ZA 200004501	A	20010531	ZA 20004501	A	20000830	200145
AU 200055030	A	20010308	AU 200055030	A	20000831	200145
CA 2317251	A1	20010301	CA 2317251	A	20000831	200145

Priority Applications (No Type Date): US 99387764 A 19990901

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1083532	A2	E	47	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

ZA 200004501	A		85	G06F-000/00
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AU 200055030	A			G06F-017/60
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CA 2317251	A1	E		G06F-017/60
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Abstract (Basic): EP 1083532 A2

NOVELTY - The method allows a customer to keep the benefits of interaction with a single aggregator while allowing aggregator, billing and sponsor to keep control of customer related data and a communication channel with each customer. It provides a real time distributed data accessing technique that ensures payments of the correct bill amount.

DETAILED DESCRIPTION - Independent claim describes a method for paying electronic bills, an electronic bill payment system and an article of manufacture for paying bills electronically.

USE - As a method of providing electronic billing with an up dateable electronic bill summary.

ADVANTAGE - Allows a customer to interact directly with individual billers while retaining the benefits of interacting with a single aggregation.

DESCRIPTION OF DRAWING(S) - The drawing shows an infrastructure diagram of a distributed database entity.

pp; 47 DwgNo 3/24

Title Terms: ELECTRONIC; METHOD; BILL; UP; ELECTRONIC; BILL; SUMMARY; ALLOW ; CUSTOMER; KEEP; BENEFICIAL; INTERACT; SINGLE; ALLOW; BILL; KEEP; CONTROL; CUSTOMER; RELATED; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60 ; G07F-019/00

International Patent Class (Additional): H04L-012/16

File Segment: EPI



Set	Items	Description
S1	967	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL()PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	1184	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	332	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) ()RESOURCE()LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	400923	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	499451	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	2753660	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	0	S1 AND S2 AND S3
S8	1	S1 AND S3
S9	14	S1 AND S2
S10	7	S1 AND S4 AND S5 AND S6
S11	10	S1 AND S5 AND S6
S12	12	S1(S)S4(S) (S5 OR S6)
S13	33	S8 OR S9 OR S10 OR S11 OR S12
S14	28	S13 AND IC=G06F-017?
S15	28	IDPAT (sorted in duplicate/non-duplicate order)
S16	27	IDPAT (primary/non-duplicate records only)
File 344:CHINESE PATENTS ABS APR 1985-2002/MAR		
(c) 2002 EUROPEAN PATENT OFFICE		
File 347:JAPIO Oct/1976-2001/Dec(Updated 020401)		
(c) 2002 JPO & JAPIO		
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200224		
(c) 2002 Thomson Derwent		

16/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014342829 \*\*Image available\*\*  
WPI Acc No: 2002-163532/200221  
XRPX Acc No: N02-124828

**Electronic bill presentation and payment method for network-based services in banks, involves sending bill packet including biller's account information to customer's financial institution using routing address**

Patent Assignee: OLSEN K R (OLSE-I)

Inventor: OLSEN K R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010037295	A1	20011101	US 2000179226	P	20000131	200221 B
			US 2001774863	A	20010131	

Priority Applications (No Type Date): US 2000179226 P 20000131; US 2001774863 A 20010131

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20010037295	A1		24	G06F-017/60	Provisional application US 2000179226
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Abstract (Basic): US 20010037295 A1

NOVELTY - The records in each bill file is processed to obtain the account ID and routing address of a customer's financial institution (50). A packet including biller's account information is sent to an electronic repository corresponding to the financial institution using the routing address. The repository sorts the received packets using account information and presents a bill presentation file to customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic bill presentation and payment system.

USE - For electronic bill presentation and payment system (claimed) used for providing network based services in financial institutions such as banks.

ADVANTAGE - The bills are presented **directly** to the **customers** at the **customer** 's financial institution without any effort made by the **customer** . The biller's account information attached to the bill enables the **customer** financial institution to **electronically** transmit the **payment directly** to the biller's financial institution.

DESCRIPTION OF DRAWING(S) - The figure shows a functional block diagram illustrating bill presentation and payment system.

Customer's financial institution (50)

pp; 24 DwgNo 1/12

Title Terms: ELECTRONIC; BILL; PRESENT; PAY; METHOD; NETWORK; BASED; SERVICE; BANK; SEND; BILL; PACKET; ACCOUNT; INFORMATION; CUSTOMER; FINANCIAL; INSTITUTION; ROUTE; ADDRESS

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014309411 \*\*Image available\*\*  
WPI Acc No: 2002-130114/200217  
Related WPI Acc No: 2001-549470  
XRPX Acc No: N02-098159

**Electronic billing information presentation method for electronic commercial transaction, involves transmitting presentation information corresponding to specific portion of current billing information to payor**

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: AU R; KITCHEN B; MOSES G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020010677	A1	20020124	US 9834561	A	19980303	200217 B
			US 2001795314	A	20010301	

Priority Applications (No Type Date): US 9834561 A 19980303; US 2001795314 A 20010301

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020010677	A1		28	G06F-017/60	Div ex application US 9834561

Abstract (Basic): US 20020010677 A1

NOVELTY - Bill presentation system receives information over the Internet from **various billers** or their representatives and stores the information. The billing information concerning a payor is displayed on the payor's computer over the Internet in a form that the payor desires. Payors request billing information which when available, an e-mail notifies them of such and they can then request the data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for an electronic bill processing system.

USE - Providing **billing data online**.

ADVANTAGE - Facilitates easy payment and displays billing information in a form desired by the payor.

DESCRIPTION OF DRAWING(S) - The drawing shows a bill processing method

pp; 28 DwgNo 1/15

Title Terms: ELECTRONIC; BILL; INFORMATION; PRESENT; METHOD; ELECTRONIC; COMMERCIAL; TRANSACTION; TRANSMIT; PRESENT; INFORMATION; CORRESPOND; SPECIFIC; PORTION; CURRENT; BILL; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014244310 \*\*Image available\*\*

WPI Acc No: 2002-065010/200209

XRPX Acc No: N02-048406

Electronic **claim payment management processing system** for online **shopping, sends payment claim information to financial institution for deposit or withdrawal of money from user's account**

Patent Assignee: DEUT BANK AG (DEBA-N); NTT DATA TSUSHIN KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001319052	A	20011116	JP 2000139065	A	20000511	200209 B

Priority Applications (No Type Date): JP 2000139065 A 20000511

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001319052	A		4	G06F-017/60	

Abstract (Basic): JP 2001319052 A

NOVELTY - A payment management server (2) produces a claim notification and sends it to a user terminal (5) through network (6), based on bill information from a storage enterprise server (7). A routing server (1) receives payment claim information and sends it to a host (10) of financial institution for deposit or withdrawal of money from user's account. The payment completion information is sent to the server (2).

USE - For transaction between **accounts of various financial institutions for handling payment during online shopping.**

ADVANTAGE - The time for remittance and payment is reduced, as the remittance from an account to another account is processed in a simple way, to provide credit details immediately.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of

**electronic claim payment system.**

Routing server (1)  
Payment management server (2)  
User terminal (5)  
Network (6)  
Storage enterprise (7)  
Host (10)  
pp; 4 DwgNo 1/1

Title Terms: ELECTRONIC; CLAIM; PAY; MANAGEMENT; PROCESS; SYSTEM; SHOPPING;  
SEND; PAY; CLAIM; INFORMATION; FINANCIAL; INSTITUTION; DEPOSIT; WITHDRAW;  
MONEY; USER; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**16/5/4 (Item 4 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014152446 \*\*Image available\*\*

WPI Acc No: 2001-636665/200173

**Personal payment money for electronic commerce**

Patent Assignee: KIM H G (KIMH-I)

Inventor: KIM H G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001044166	A	20010605	KR 200077351	A	20001215	200173 B

Priority Applications (No Type Date): KR 200065674 A 20001106

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001044166	A		1	G06F-017/60	

Abstract (Basic): KR 2001044166 A

NOVELTY - An **electronic payment** money process method is provided to perform various types of payment processes for example a cash payment, a credit payment, a foreign exchange payment, a payment with a precondition of a refund, in an electronic commerce site by using a cyber bank server separated from a real bank account server.

DETAILED DESCRIPTION - The method comprises steps of a user accessing a cyber bank server, the user inputting a personal data, the cyber bank server storing a certification code and the cyber money name in a my-key field, the user designating an account of a real bank as a parent account by filling in a form, branching the parent **account** into **various functional accounts** with the same account number for example a credit account, a cash account, a foreign exchange account, automatically generating cyber accounts corresponding to the accounts of the real bank, and generating my-key execution file, downloading my-key file which can be used temporarily.

pp; 1 DwgNo 1/10

Title Terms: PERSON; PAY; MONEY; ELECTRONIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**16/5/5 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014134204 \*\*Image available\*\*

WPI Acc No: 2001-618415/200172

Related WPI Acc No: 2000-364190; 2002-129577

XRPX Acc No: N01-461294

**Electronic bill presentment system using Internet , includes banking and billing network stations transmitting bill availability**

**information and requested bills to subscribers**

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R; RANDALL K

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1136922	A1	20010926	EP 2000106120	A	20000321	200172 B
NZ 503499	A	20010928	NZ 503499	A	20000321	200172 N
ZA 200001493	A	20010131	ZA 20001493	A	20000324	200172 N
SG 84576	A1	20011120	SG 20001615	A	20000321	200213 N

Priority Applications (No Type Date): EP 2000106120 A 20000321; NZ 503499 A 20000321; ZA 20001493 A 20000324; SG 20001615 A 20000321

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 1136922	A1	E 39	G06F-017/60	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

NZ 503499	A		G06F-017/60
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ZA 200001493	A	62	H04L-000/00
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SG 84576	A1		G07F-019/00
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Abstract (Basic): EP 1136922 A1

NOVELTY - A banking network station (54) receives request for bills from a PC (52) of the **subscriber** through **electronic payment** and **customer** service network station (58) and transmits bill availability information. The **subscriber** then transmits request for bill details to the billing network station (56).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic bill presenting method;
- (b) Electronic bill presenter
- (c) Stored software implementing the system.

USE - For presenting bills from local telephone company, electric company, retail outlet, long distance telephone company to **subscribers** through Internet.

ADVANTAGE - The system allows the **subscriber** to interact **directly** with **individual** billers while retaining the benefits of interacting with single **aggregator**.

DESCRIPTION OF DRAWING(S) - The figure shows the **electronic bill presentation** and payment system.

PC (52)

Banking network station (54)

Billing network station (56)

Payment and **customer** service network station (58)

pp; 39 DwgNo 4/20

Title Terms: ELECTRONIC; BILL; SYSTEM; BANK; BILL; NETWORK; STATION;

TRANSMIT; BILL; AVAILABLE; INFORMATION; REQUEST; BILL; **SUBSCRIBER**

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G07F-019/00; H04L-000/00

International Patent Class (Additional): G06F-151-00

File Segment: EPI

16/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014122967 \*\*Image available\*\*

WPI Acc No: 2001-607179/200169

XRPX Acc No: N01-453255

Electronic payment method e.g. for card-based electronic payment systems, which concurrently displaying multiple account codes from different financial institutions

Patent Assignee: MERSKY D (MERS-I)

Inventor: MERSKY D

Number of Countries: 021 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157772	A1	20010809	WO 2001US3752	A	20010205	200169 B

Priority Applications (No Type Date): US 2000180559 P 20000204; US 2000180452 P 20000204

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200157772	A1	E	21	G06F-017/60	

Designated States (National): CA US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Abstract (Basic): WO 200157772 A1

NOVELTY - A third party (30) provides a vendor (20) with immediate payment (32), bills the customers (10), while still providing the vendor (20) with a substantial upside benefit for customers (10) that settle their accounts in a desirable fashion. The methods can be conveniently implemented using an improved hand carried electronic transaction device that concurrently displays **different account** codes.

DETAILED DESCRIPTION - INDEPENDENT CLAIM is also included for the following: improved hand carried electronic transaction device

USE - For card-based **electronic payment** systems e.g. for doctors, dentists, and other professionals.

ADVANTAGE - The **multiple account** codes can facilitate payment in many different ways. Both codes can be credit card numbers, and alternatively or additionally, one of the codes can relate to an account that bills the customer, while having primary recourse to the vendor. The two account codes are concurrently displayed on the magnetic stripe of a credit card. The vendor may communicate financial details of the transaction to the funding entity using a public packaged switched network. Where insurance is involved, the vendor may advantageously communicate insurance information related to the transaction along with, or substantially at the same time as, the financial information is being transmitted.

DESCRIPTION OF DRAWING(S) - The diagram shows the process transaction

funding entity (30)

vendor (20)

customers (10)

payment (32)

pp; 21 DwgNo 3/4

Title Terms: ELECTRONIC; PAY; METHOD; CARD; BASED; ELECTRONIC; PAY; SYSTEM; CONCURRENT; DISPLAY; MULTIPLE; ACCOUNT; CODE; FINANCIAL; INSTITUTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014088839 \*\*Image available\*\*

WPI Acc No: 2001-573053/200165

Related WPI Acc No: 2001-573052; 2002-139813

XRPX Acc No: N01-427255

**Method for identification of payment over network such as Internet by using signs for on line payments, which may be communicated to on line tradesman that directs it to issuing organization that identifies it and then it is discarded**

Patent Assignee: JUILLET H (JUIL-I)

Inventor: JUILLET H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2804232	A1	20010727	FR 20007840	A	20000620	200165 B

Priority Applications (No Type Date): FR 2000816 A 20000120

Patent Details:

Patent No	Kind	Lan	Pg	Main	IPC	Filing	Notes
FR 2804232	A1		12	G06F-017/60			

Abstract (Basic): FR 2804232 A1

NOVELTY - A customer may obtain a set of signs from an issuing organization (1) that keeps its copy. The customer (3) uses the signs for the **on line payments** like the number of the cards IC cards. The sign is communicated to an on line tradesman (4) that, broadcasts it on line and **directing** it to the issuing organism that identifies the sign and then it is discarded.

USE - In an on-line payment of the purchases by Internet or etc. transmission medium.

ADVANTAGE - Uses short signs for recognition that have a limited life span for the transmission such as a fraction of second. When the delay time expires and after identification of the sign, it is invalidated.

DESCRIPTION OF DRAWING(S) - The drawing shows a flowchart of data flow in on line trading-payment according to the present invention, signs issuing organization (1)  
customer (3)  
on line tradesman (4)  
pp; 12 DwgNo 2/2

Title Terms: METHOD; IDENTIFY; PAY; NETWORK; SIGN; LINE; COMMUNICATE; LINE; DIRECT; ISSUE; IDENTIFY; DISCARDED

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/8 (Item 8 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014065257 \*\*Image available\*\*

WPI Acc No: 2001-549470/200161

Related WPI Acc No: 2002-130114

XRPX Acc No: N01-408161

**Electronic billing information presentation for electronic commercial transaction, involves transmitting presentation information corresponding to specific portion of current billing information to payor**

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: AU R; BRADLEY K W; BRINGARDNER C M; KITCHEN B; MOSES G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6289322	B1	20010911	US 9834561	A	19980303	200161 B

Priority Applications (No Type Date): US 9834561 A 19980303

Patent Details:

Patent No	Kind	Lan	Pg	Main	IPC	Filing	Notes
US 6289322	B1		34	G06F-017/60			

Abstract (Basic): US 6289322 B1

NOVELTY - Billing information corresponding to **different billers** are received in response to payor's, requests. Different portions of billing information represent bills for different payors. Bill presentation information (910) corresponding to specific portion of current billing information is transmitted to respective payor, after receiving payment notice of previous bills.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic bill presentation system;
- (b) Electronic bill presentation network

USE - For receiving billing information from **different billers** during electronic commercial transaction.

ADVANTAGE - The notice of availability of bill presentation

information is generated and transmitted to payors for facilitating biller control over bill information. Memory capacity required for storing bill presentation information is greatly reduced, as the unmerged templates and normalized data are merged only according to the payor's request.

DESCRIPTION OF DRAWING(S) - The figure shows a bill presentment information in a bill processing network.

Bill presentation information (910)

pp; 34 DwgNo 9A/15

Title Terms: ELECTRONIC; BILL; INFORMATION; PRESENT; ELECTRONIC; COMMERCIAL  
; TRANSACTION; TRANSMIT; PRESENT; INFORMATION; CORRESPOND; SPECIFIC;  
PORTION; CURRENT; BILL; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/9 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013946077 \*\*Image available\*\*

WPI Acc No: 2001-430290/200146

**Communication network account transfer system that uses main settlement account and multiple supplementary settlement accounts and payment settlement method that uses above system**

Patent Assignee: KEE S C (KEES-I)

Inventor: KEE S C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000616	A	20010105	KR 200059370	A	20001009	200146 B

Priority Applications (No Type Date): KR 200059370 A 20001009

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001000616	A		1	G06F-017/60	

Abstract (Basic): KR 2001000616 A

NOVELTY - A payment settlement method that uses above system is provided to create supplementary accounts that normally holds zero balance but receives account transfers from a main settlement account for account payments and returns any remaining balance to the main account and to enable the user to make account transfers by using one's wired/wireless telephone and connecting to the ARS(Automatic Response System).

DETAILED DESCRIPTION - An **electronic commerce payment** settlement method that uses above system is composed of connection, search, selection, and payment. A settlement account member, who possesses both a main settlement **account** and **multiple** supplementary settlement **accounts**, connects to the internet(S101) and to the electronic commerce site for product search or business execution(S102), and searches various product or business information(S103). The member selects a product and makes a business agreement(S104), contacts the predetermined automatic account transfer communication network, and makes the account transfer to the supplementary account(S105). The supplementary account counts down the predetermined payment duration period(S106) and makes the payment within the predetermined duration period(S107,S108). If a balance remains after the predetermined time period has expired, an automatic account transfer of the remaining balance is made(S109,S110,S111). The electronic commerce transaction information is stored in the electronic commerce site's web server and network communication network DB(S112).

pp; 1 DwgNo 1/10

Title Terms: COMMUNICATE; NETWORK; ACCOUNT; TRANSFER; SYSTEM; MAIN; SETTLE;  
ACCOUNT; MULTIPLE; SUPPLEMENTARY; SETTLE; ACCOUNT; PAY; SETTLE; METHOD;  
ABOVE; SYSTEM

Derwent Class: T01



International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/10 (Item 10 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013942690 \*\*Image available\*\*  
WPI Acc No: 2001-426903/200146  
XRPX Acc No: N01-316730

Electronic bill presentment network has user station, associated with a user, that is linked to network address associated with billers based on bill selection of user station

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: GANESAN R; HOBDAK K

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1091330	A2	20010411	EP 2000121882	A	20001006	200146 B
ZA 200005502	A	20010627	ZA 20005502	A	20001009	200146
AU 200064140	A	20010412	AU 200064140	A	20001006	200146
CA 2322409	A1	20010408	CA 2322409	A	20001005	200146

Priority Applications (No Type Date): US 99414731 A 19991008

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1091330	A2	E	56	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

ZA 200005502	A	124	H04L-000/00
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AU 200064140	A		G06F-017/60
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CA 2322409	A1	E	H04L-012/16
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Abstract (Basic): EP 1091330 A2

NOVELTY - A first user station, associated with a first user, is linked to a first network address associated with the first billers based on the bill selection by the first user station. A second user station, associated with a second user, is linked to a **second network address** associated with the first billers based on the bill selection of the second user station.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) a method of electronically distributing bill related information;

(b) and a system for electronically distributing bill related information;

(c) a database;

(d) and an article of manufacture.

USE - Used for electronically presenting bill related information.

ADVANTAGE - Allows a **customer** to interact **directly** with **individual** billers while retaining the benefits of interacting with a single **aggregator**. Allows a **customer** to retain the benefits of interacting with a single **aggregator** while allowing the **aggregator**, billers, and sponsor to retain control of **customer** related data and a communication channel with each **customer**. Allows complete flexibility as to who is offering bill presentment. Allows the biller flexibility in presenting supplemental information.

DESCRIPTION OF DRAWING(S) - The figure shows the infrastructure diagram of a distributed database entity.

pp; 56 DwgNo 3/25

Title Terms: ELECTRONIC; BILL; NETWORK; USER; STATION; ASSOCIATE; USER;

LINK; NETWORK; ADDRESS; ASSOCIATE; BASED; BILL; SELECT; USER; STATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-019/00; H04L-000/00;  
H04L-012/16

File Segment: EPI

16/5/11 (Item 11 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013935448 \*\*Image available\*\*  
WPI Acc No: 2001-419662/200145  
XRPX Acc No: N01-310903

Electronic method for billing with up dateable electronic bill  
summary allows customer to keep benefits of interaction with single  
aggregator while allowing aggregator , billing and sponsor to keep  
control of customer related data

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: GANESAN R; HOBDAK K

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1083532	A2	20010314	EP 2000118977	A	20000901	200145 B
ZA 200004501	A	20010531	ZA 20004501	A	20000830	200145
AU 200055030	A	20010308	AU 200055030	A	20000831	200145
CA 2317251	A1	20010301	CA 2317251	A	20000831	200145

Priority Applications (No Type Date): US 99387764 A 19990901

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 1083532	A2 E	47	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

ZA 200004501	A	85	G06F-000/00
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AU 200055030	A		G06F-017/60
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CA 2317251	A1 E		G06F-017/60
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Abstract (Basic): EP 1083532 A2

NOVELTY - The method allows a customer to keep the benefits of  
interaction with a single aggregator while allowing aggregator ,  
billing and sponsor to keep control of customer related data and a  
communication channel with each customer . It provides a real time  
distributed data accessing technique that ensures payments of the  
correct bill amount.

DETAILED DESCRIPTION - Independent claim describes a method for  
paying electronic bills, an electronic bill payment system and an  
article of manufacture for paying bills electronically.

USE - As a method of providing electronic billing with an up  
dateable electronic bill summary.

ADVANTAGE - Allows a customer to interact directly with  
individual billers while retaining the benefits of interacting with a  
single aggregation .

DESCRIPTION OF DRAWING(S) - The drawing shows an infrastructure  
diagram of a distributed database entity.

pp; 47 DwgNo 3/24

Title Terms: ELECTRONIC; METHOD; BILL; UP; ELECTRONIC; BILL; SUMMARY; ALLOW  
; CUSTOMER ; KEEP; BENEFICIAL; INTERACT; SINGLE; ALLOW; BILL; KEEP;  
CONTROL; CUSTOMER ; RELATED; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60 ; G07F-019/00

International Patent Class (Additional): H04L-012/16

File Segment: EPI

16/5/12 (Item 12 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

013851184 \*\*Image available\*\*  
WPI Acc No: 2001-335397/200135  
XRPX Acc No: N01-242130

Online purchasing method e.g. e-commerce, involves providing valid charge  
account information to merchant via network to consummate sale, by the

**proxy system**

Patent Assignee: NETSPEND CORP (NETS-N)

Inventor: SOSA B; SOSA R

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200116768	A1	20010308	WO 2000US23413	A	20000825	200135 B
AU 200070760	A	20010326	AU 200070760	A	20000825	200137

Priority Applications (No Type Date): US 2000493886 A 20000128; US 99384581 A 19990827

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200116768 A1 E 93 G06F-013/14

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200070760 A G06F-013/14 Based on patent WO 200116768

Abstract (Basic): WO 200116768 A1

NOVELTY - A prepaid cash account for user (103) is established by online proxy system using cash account (125) and valid user ID (127). The proxy system (107) intercepts a purchase request and verifies whether cash balance is sufficient to cover purchase amount. The proxy system provides valid charge account information to the merchant via network to consummate sale.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an online purchase system.

USE - E.g. e-commerce for providing **universally** accessible, anonymous and secure **online payment** option for **consumers**.

ADVANTAGE - Provides universally accessible, anonymous and secure **online payment** option for **consumer** using proxy system. The online purchase system includes communication system that enables communication via network, an account activation system that creates cash account.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of e-commerce proxy purchase system.

User (103)

Proxy system (107)

Cash account (125)

User ID (127)

pp: 93 DwgNo 10/23

Title Terms: PURCHASE; METHOD; VALID; CHARGE; ACCOUNT; INFORMATION;

MERCHANT; NETWORK; SALE; SYSTEM

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-013/14

International Patent Class (Additional): G06F-015/20; **G06F-017/60** ;

H04L-009/32

File Segment: EPI

**16/5/13 (Item 13 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013844024 \*\*Image available\*\*

WPI Acc No: 2001-328237/200134

XRPX Acc No: N01-236177

**Computer network portal system for electronic commerce on Internet, has network order generator which replaces customer data in purchase data in purchase order with network data, to generate network purchase order**

Patent Assignee: JONES M R (JONE-I)

Inventor: JONES M R

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200124081	A2	20010405	WO 2000US24521	A	20000907	200134 B
AU 200071201	A	20010430	AU 200071201	A	20000907	200142

Priority Applications (No Type Date): US 2000629551 A 20000731; US 99405359 A 19990924

# Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200124081	A2	E	36	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200071201 A G06F-017/60 Based on patent WO 200124081

## Abstract (Basic): WO 200124081 A2

NOVELTY - **Portal** server connectable to computer network receives item information from vendor and presents it to **customer**. Also, a **customer** purchase order is received from the **customer** for purchasing an item which includes item data and **customer** data. Network order generator replaces **customer** data in **customer** purchase order with network data which is irrelevant to item data and network data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Method for ordering item to vendor;
- (b) Internet **portal** system connectable through Internet;
- (c) **Payment** method for **electronic** commerce opportunities offered by vendor through computer network

USE - For electronic commerce on Internet.

ADVANTAGE - **Direct** communication is not necessary between **customers** and vendors when **customer** purchase item through the system. **Customers** need not disclose finance data to vendors. They can always deal with trusted **party** that is **portal** service provider. **Customer** need not have any special software to use **portal** system as long as they have access to **customer** interface terminal which is capable of handling communication with computer network. Can use conventional communication unit to obtain item information. So **customer** who do not have computer network also benefit from **portal** system.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of computer network in which computer network **portal** system is connected.

pp; 36 DwgNo 1/9

Title Terms: COMPUTER; NETWORK; **PORTAL**; SYSTEM; ELECTRONIC; NETWORK; ORDER; GENERATOR; REPLACE; **CUSTOMER**; DATA; PURCHASE; DATA; PURCHASE; ORDER; NETWORK; DATA; GENERATE; NETWORK; PURCHASE; ORDER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013832288 \*\*Image available\*\*

WPI Acc No: 2001-316500/200133

XRPX Acc No: N01-227489

**Transaction tracking method for electronic billing system by configuring a database to store log of receipts of message indicative of applicable user entity signing-on to system**

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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ZA 200001492	A	20001227	ZA 20001492	A	20000324	200133	B
NZ 503498	A	20010831	NZ 503498	A	20000321	200157	N
EP 1136923	A1	20010926	EP 2000106122	A	20000321	200157	N

Priority Applications (No Type Date): ZA 20001492 A 20000324; EP 2000106122 A 20000321; NZ 503498 A 20000321

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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ZA 200001492	A		53	H01L-000/00	
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NZ 503498	A			G06F-017/60	
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EP 1136923	A1	E		G06F-017/60	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): ZA 200001492 A

NOVELTY - The system has a user entity/interface (52); banking entity (54), the primary/sign-on point of contact for the subscriber, a billing entity (56) provides bill availability data to an aggregator database, and **electronic payment** and **customer** service EPCS entity (58) that ties distributed database entities together by functioning as an integration agent to maintain bill profile and warehouse data.

DETAILED DESCRIPTION - The subscriber selects a view bill icon, the banking entity messages the EPCS entity with an **aggregation** data request and the event is logged. The **aggregation** data of the bill is presented by the EPCS entity with issued security ticket. An INDEPENDENT CLAIM is also included for a system for centrally tracking **electronic billing** transactions.

USE - For electronic billing system.

ADVANTAGE - Only a single authentication procedure is required for a user entity to receive available data identifying information and linking information for different data at different site e.g. different bills at different sites.

DESCRIPTION OF DRAWING(S) - The figure shows schematic diagram of electronic presentment and payment system.

User Entity (52)

Banking Entity (54)

Billing Entity (56)

Electronic Payment and Customer services Entity (58)

pp; 53 DwgNo 4/20

Title Terms: TRANSACTION; TRACK; METHOD; ELECTRONIC; BILL; SYSTEM; DATABASE  
; STORAGE; LOG; RECEIPT; MESSAGE; INDICATE; APPLY; USER; ENTITY; SIGN;  
SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; H01L-000/00

International Patent Class (Additional): G06F-151-00

File Segment: EPI

16/5/15 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013815376 \*\*Image available\*\*

WPI Acc No: 2001-299588/200131

XRPX Acc No: N01-214897

Direct payment method through internet for electronic shopping,  
involves sending mail with information about PIN-code for payment  
through internet , to customer 's address of registration

Patent Assignee: TELIA AB (TELI-N)

Inventor: HOLM G; HULTMAN J; SANDELL O

Number of Countries: 022 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067170	A1	20001109	WO 2000SE880	A	20000503	200131 B

Priority Applications (No Type Date): SE 991626 A 19990503

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200067170 A1 E 14 G06F-017/60

Designated States (National): EE LT LV NO

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE

Abstract (Basic): WO 200067170 A1

NOVELTY - Membership and registration of change card/credit card used for payment over internet, name, personal code number, address, card number and payment mode specified by customer are checked at database (DAFA/SPAR) to get the customer's address of registration. The electronic shopping system sends a mail to customer's address of registration, with information about PIN-code for payment through internet.

USE - For direct and safe payment through internet for electronic shopping.

ADVANTAGE - The card owner does not need any specific software or equipment to execute payment, and transmit account number for each purchase. It is very easy for the buyer to pay for purchases through own internet bank.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustration payment procedure through internet.

pp; 14 DwgNo 1/1

Title Terms: DIRECT; PAY; METHOD; THROUGH; ELECTRONIC; SHOPPING; SEND; MAIL ; INFORMATION; PIN; CODE; PAY; THROUGH; CUSTOMER; ADDRESS; REGISTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/16 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013696797

WPI Acc No: 2001-181021/200118

XRPX Acc No: N01-128962

**Electronic money accounts providing system connected to internet, involves transferring purchase transactions for aggregation into electronic money account at gateway using electronic payment protocol**

Patent Assignee: NETSCAPE COMMUNICATIONS CORP (NETS-N)

Inventor: ELGAMAL T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6138107	A	20001024	US 96583227	A	19960104	200118 B

Priority Applications (No Type Date): US 96583227 A 19960104

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6138107	A	11	G06F-017/60	

Abstract (Basic): US 6138107 A

NOVELTY - Support in payment gateway (PG) supports authenticated transactions having digital signature between individual account holders. Nodes on network purchase preset portion of funds in individual accounts from PG and transfer them via PG. Merchant node effecting purchasing transaction with customer node, transfer purchase transactions to **aggregate** into electronic account at PG by **electronic payment** protocol.

USE - For providing electronic money accounts over internet and other networks for supporting micro electronic transaction between customer and merchants.

ADVANTAGE - Avoids need for creating new protocols if existing protocols are sufficient. Facilitates to handle microtransactions from customers to merchants without burdening the banks with each small transaction, by aggregating payment at PG from customers and to merchants. The PG has separate customer and merchant databases that keep the current state of system without containing proprietary information about any of entities such as credit card numbers. It

provides optional signature by customer thereby verifies participation of customer in transaction. It prevents overcharging for particular transaction, since PG normally denies requests from merchant for funds beyond the limit specified. It provides a time limit for changing thereby the customer can credit the money which is not spent by that time into his account. it provides purchase instruction tracking information for use by the acquirer, thereby provides unique identifier for each payment instruction that is presented for deposit.

DESCRIPTION OF DRAWING(S) - The figure depicts schematic block diagram of electronic commerce model.

pp; 11 DwgNo 0/5

Title Terms: ELECTRONIC; MONEY; ACCOUNT; SYSTEM; CONNECT; TRANSFER;  
PURCHASE; TRANSACTION; AGGREGATE; ELECTRONIC; MONEY; ACCOUNT; GATEWAY;  
ELECTRONIC; PAY; PROTOCOL  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): H04L-009/00  
File Segment: EPI

16/5/17 (Item 17 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013662509 \*\*Image available\*\*

WPI Acc No: 2001-146721/200115

XRPX Acc No: N01-107422

Direct payment method for electronic shopping using internet,  
involves executing interconnection between shopping system and internet  
bank relative to own account of buyer subscribing to preset transaction  
service

Patent Assignee: TELIA AB (TELI-N)

Inventor: HOLM G; HULTMAN J

Number of Countries: 022 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200070512	A1	20001123	WO 2000SE882	A	20000503	200115 B

Priority Applications (No Type Date): SE 991625 A 19990503

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200070512 A1 E 15 G06F-017/60

Designated States (National): EE LT LV NO

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Abstract (Basic): WO 200070512 A1

NOVELTY - Interconnection between electronic shopping system and internet bank is executed with regard to own account of a buyer who subscribes to specific transaction service. Signatures of data are transmitted between the electronic shopping system and the bank.

USE - For electronic shopping using internet.

ADVANTAGE - The card owner does not need any specific software to execute payment. Since own solutions of banks are used, security of payment is high. It is very easy for the buyer to pay for purchases through the own internet bank. Increases the security and minimizes the number of times that a customer's card number has to be transmitted via the network.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of the electronic shopping system.

pp; 15 DwgNo 1/1

Title Terms: DIRECT; PAY; METHOD; ELECTRONIC; SHOPPING; EXECUTE;  
INTERCONNECT; SHOPPING; SYSTEM; BANK; RELATIVE; ACCOUNT; BUY; SUBSCRIBER;  
PRESET; TRANSACTION; SERVICE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/18 (Item 18 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013576321 \*\*Image available\*\*  
WPI Acc No: 2001-060528/200107  
XRPX Acc No: N01-045325

**Financial payment system for on - line internet purchases, adjusts electronic account outstanding balance for input electronic account by monetary amount**

Patent Assignee: PACIFICA GROUP INC (PACI-N)  
Inventor: BRADEN W; HSIEH P  
Number of Countries: 018 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200057330	A1	20000928	WO 2000US7420	A	20000320	200107 B

Priority Applications (No Type Date): US 99272120 A 19990319

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200057330	A1	E	64	G06F-017/60	
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Abstract (Basic): WO 200057330 A1

NOVELTY - Account number, unique vault code, password and monetary account associated with the particular transaction are received and are compared with that stored in a database which stores electronic account, corresponding to the received account number. If a match exists, the electronic account outstanding balance for input electronic accounts is adjusted by the amount of monetary value.

DETAILED DESCRIPTION - Each account instrument is associated with a buyer and has an account number, unique vault code and associated password. A database computer is linked to a remote gateway computer, and stores **several** electronic **accounts** associated with **several** **account** instruments respectively. Each electronic account consists of data including account number, password and outstanding balance. An INDEPENDENT CLAIM is also included for financial payment method.

USE - For making financial **payments** via **electronic** transactions such as on-line internet purchases, for internet based communications and ACH commerce, for consumer accounting or financial planning application.

ADVANTAGE - Provides internet merchants with cheaper payment medium alternative to credit cards for acceptance of **on - line payments** . Provides seller and buyer a method for on-line commerce possessing the key attributes of cash and check while accommodating exigencies of multiple currency and languages.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart illustrating purchase transaction.

pp; 64 DwgNo 2/7

Title Terms: FINANCIAL; PAY; SYSTEM; LINE; PURCHASE; ADJUST; ELECTRONIC;  
ACCOUNT; OUTSTANDING; BALANCE; INPUT; ELECTRONIC; ACCOUNT; MONEY; AMOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/19 (Item 19 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013525149 \*\*Image available\*\*  
WPI Acc No: 2001-009355/200102  
XRPX Acc No: N01-007043

**Paying bills electronically using data generated by any of multiple accounting software packages**

Patent Assignee: CHECKFREE CORP (CHEC-N)



Inventor: BURFIELD C B; VAN NESS A C

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1043668	A2	20001011	EP 2000106864	A	20000330	200102 B
AU 200026446	A	20001123	AU 200026446	A	20000406	200102
CA 2304386	A1	20001007	CA 2304386	A	20000406	200102
ZA 200001589	A	20001227	ZA 20001589	A	20000329	200103

Priority Applications (No Type Date): US 99287284 A 19990407

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1043668	A2	E	23	G06F-017/60	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT					
LI LT LU LV MC MK NL PT RO SE SI					
AU 200026446	A			G06F-017/60	
CA 2304386	A1	E		G06F-017/60	
ZA 200001589	A		52	H04L-000/00	

Abstract (Basic): EP 1043668 A2

NOVELTY - The method involves storing respective rules associated with each of the **multiple accounting** software packages, receiving structured data including data corresponding to a payee name, a payee address, an invoice number and an invoice amount generated by one of the **multiple accounting** software packages.

DETAILED DESCRIPTION - The data corresponding to the payee name, the payee address, the invoice number and the invoice amount from the received structured data is extracted by applying only the respective rules associated with the one accounting software package. An INDEPENDENT CLAIM is included for a system.

USE - For paying bills electronically using data generated by any of **multiple accounting** software packages. The data generated by each of the **multiple accounting** software packages has a different structure.

ADVANTAGE - Allows practical integration of **electronic billing** and accounting software packages.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the integrated system.

pp; 23 DwgNo 1/6

Title Terms: PAY; BILL; ELECTRONIC; DATA; GENERATE; MULTIPLE; ACCOUNT; SOFTWARE; PACKAGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; H04L-000/00

File Segment: EPI

16/5/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013482905 \*\*Image available\*\*

WPI Acc No: 2000-654848/200063

XRPX Acc No: N00-485271

Electronic payment **gateway system of security transaction and independent authority provides better system than SSL and SET**

Patent Assignee: CHUNGHWA TELECOM LAB (CHUN-N)

Inventor: CHEN M; HUANG J; LI J; LIAN J; YANG T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
TW 388021	A	20000421	TW 99113992	A	19990817	200063 B

Priority Applications (No Type Date): TW 99113992 A 19990817

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
TW 388021	A		17	G06F-017/60	

Abstract (Basic): TW 388021 A

NOVELTY - The **electronic payment** gateway system of security transaction and independent authority is a new design for electronic transaction which utilizes one-way hashed password principle in combination with CA public/private key to develop a system that the entire secure transaction flow process is controlled by the security control center and the approval center verifies if the personal identification and message are correct to ensure the identification confirmation message integrity, non-duplicated router, high fault tolerance and **transparent** transaction flow process. In addition, this system does not have additional economical overhead and import/export restriction in terms of technology, so it can be **globally** adapted by numerous financial facilities and is more acceptable than the current security system of electronic commerce, in particular when the material flow center is taken into account. It is the system that has the purchase flow designs for both verification and registration.

pp; 17 DwgNo 1/3

Title Terms: ELECTRONIC; PAY; GATEWAY; SYSTEM; SECURE; TRANSACTION;  
INDEPENDENT; AUTHORISE; SYSTEM; SET

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07F-001/00; H04L-009/00

File Segment: EPI

**16/5/21 (Item 21 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013380779 \*\*Image available\*\*

WPI Acc No: 2000-552717/200051

XRPX Acc No: N00-409145

**Electronic money system for payment system, passes predefined electronic money corresponding to amount of money for account settlement, to service process which then pays it to payment tip**

Patent Assignee: NTT DATA TSUSHIN KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000215258	A	20000804	JP 9916128	A	19990125	200051 B

Priority Applications (No Type Date): JP 9916128 A 19990125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000215258	A		19	G06F-019/00	

Abstract (Basic): JP 2000215258 A

NOVELTY - When an electronic money service center (7) receives account settlement service demand from user terminal (6), service processor (72) indicates the amount of money of user's P7 cash account, to be converted into electronic money, to account data management unit (73). The management unit passes the output to processor from account. The process then pays the **electronic** money to **payment** tip.

DETAILED DESCRIPTION - User account including user's cash **account** and **several** varieties of electronic money account are stored in account database (2A) of service center (7). INDEPENDENT CLAIMS are also included for the following:

(a) payment system;

(b) electron money transaction procedure

USE - For payment system.

ADVANTAGE - Various types of electronic money accounts are integrated and managed, hence user's procedure is simplified and labor is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram of payment system.

Database (2A)

User terminal (6)

Electronic money service center (7)

Service processor (72)

Account data management unit (73)  
pp; 19 DwgNo 2/14  
Title Terms: ELECTRONIC; MONEY; SYSTEM; PAY; SYSTEM; PASS; PREDEFINED;  
ELECTRONIC; MONEY; CORRESPOND; AMOUNT; MONEY; ACCOUNT; SETTLE; SERVICE;  
PROCESS; PAY; PAY; TIP  
Derwent Class: T01  
International Patent Class (Main): G06F-019/00  
International Patent Class (Additional): G06F-017/60  
File Segment: EPI

16/5/22 (Item 22 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

013192317 \*\*Image available\*\*  
WPI Acc No: 2000-364190/200031  
Related WPI Acc No: 2001-618415; 2002-129577  
XRPX Acc No: N00-272528

Accessing of data over network, involves establishing network link to  
transmit identified available information from one network station to  
another network station

Patent Assignee: CHECKFREE CORP (CHEC-N)  
Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R  
Number of Countries: 028 Number of Patents: 004  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6055567	A	20000425	US 9817169	A	19980202	200031 B
ZA 200001491	A	20001227	ZA 20001491	A	20000324	200104 N
EP 1136924	A1	20010926	EP 2000106123	A	20000321	200157 N
NZ 503497	A	20010831	NZ 503497	A	20000321	200157 N

Priority Applications (No Type Date): US 9817169 A 19980202; ZA 20001491 A  
20000324; EP 2000106123 A 20000321; NZ 503497 A 20000321

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6055567	A		36	G06F-013/00	
ZA 200001491	A		62	H04L-000/00	
EP 1136924	A1 E			G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI  
NZ 503497 A G06F-017/60

Abstract (Basic): US 6055567 A

NOVELTY - In the first network station of a network an available data identification information and linking information to the second network station are generated and transmitted to third network station. Based on the linking information, the third network establishes network link through which identified available data is transmitted from the second station to third station.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an apparatus for accessing data over a network.

USE - In bank for data accessing control in **electronic bill presentment** and payment system having user entity, banking entity, **billing** entity and **electronic payment** and **customer** service entity.

ADVANTAGE - Allows a **customer** to interact **directly** with **individual** billers while retaining the benefits of interacting with single **aggregator**. Supports end-to-end and it trails from the initial stages of bill presentment to the final stage.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of the **electronic bill presentment** and payment system.

pp; 36 DwgNo 4/20

Title Terms: ACCESS; DATA; NETWORK; ESTABLISH; NETWORK; LINK; TRANSMIT;  
IDENTIFY; AVAILABLE; INFORMATION; ONE; NETWORK; STATION; NETWORK; STATION  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-013/00; G06F-017/60 ; H04L-000/00  
International Patent Class (Additional): G06F-151-00

File Segment: EPI

16/5/23 (Item 23 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

012541700 \*\*Image available\*\*  
WPI Acc No: 1999-347806/199929  
XRPX Acc No: N99-260028

**Households service establishments bills paying**  
Patent Assignee: WATSON C M (WATS-I)  
Inventor: WATSON C M  
Number of Countries: 083 Number of Patents: 004  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9927479	A1	19990603	WO 98US24945	A	19981120	199929 B
AU 9915334	A	19990615	AU 9915334	A	19981120	199944
US 5978780	A	19991102	US 97976204	A	19971121	199953
EP 995162	A1	20000426	EP 98959559	A	19981120	200025
			WO 98US24945	A	19981120	

Priority Applications (No Type Date): US 97976204 A 19971121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9927479	A1	E	63	G06F-017/60	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
EP 995162	A1	E		G06F-017/60	Based on patent WO 9927479
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
AU 9915334	A			G06F-017/60	Based on patent WO 9927479
US 5978780	A			G06F-017/60	

Abstract (Basic): WO 9927479 A1

NOVELTY - The method involves instructing a financial institution to apply to a household account a consolidated obligation value. All of the household obligation values that are destined for the same service establishments are then **aggregated** and the financial institutions are instructed to issue these credits to the service establishment.

USE - Relates to automated bill payment, which is adaptable to household use.

ADVANTAGE - Eliminates paper-based bill payment, easily adaptable to household use on a large scale, low cost to service establishments while it should not require electronics or automation at the household point of payment, which may readily accommodate and **directly** facilitate the eventual transition to full **electronic bill presentment** and **payment** over **electronic** networks

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram of a payment environment in accordance to the present invention.

pp; 63 DwgNo 1/4

Title Terms: HOUSEHOLD; SERVICE; ESTABLISH; BILL; PAY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/24 (Item 24 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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010284648 \*\*Image available\*\*  
WPI Acc No: 1995-185907/199524  
Related WPI Acc No: 1999-404059

XRPX Acc No: N95-145555

Electronic bill payment system - uses bill payment network through  
which participating customers pay bills to universally identified  
billers using agreed set of protocols

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)

Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L

Number of Countries: 061 Number of Patents: 016

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9512859	A1	19950511	WO 94US11890	A	19941018	199524 B
AU 9480984	A	19950523	AU 9480984	A	19941018	199535
US 5465206 ✓	A	19951107	US 93146515	A	19931101	199550
NO 9601707	A	19960625	WO 94US11890	A	19941018	199636
			NO 961707	A	19960429	
EP 727072	A1	19960821	EP 94931408	A	19941018	199638
			WO 94US11890	A	19941018	
BR 9407964	A	19961203	BR 947964	A	19941018	199703
			WO 94US11890	A	19941018	
HU 74351	T	19961230	WO 94US11890	A	19941018	199714
			HU 961130	A	19941018	
NZ 275027	A	19970424	NZ 275027	A	19941018	199723
			WO 94US11890	A	19941018	
JP 9504634	W	19970506	WO 94US11890	A	19941018	199728
			JP 95513242	A	19941018	
AU 686270	B	19980205	AU 9480984	A	19941018	199813
US 5465206	B1	19980421	US 93146515	A	19931101	199823
CA 2175473	C	19990831	CA 2175473	A	19941018	200002
			WO 94US11890	A	19941018	
SG 69116	A1	19991221	SG 967551	A	19941018	200006
US 6032133	A	20000229	US 93146515	A	19931101	200018
			US 95552586	A	19951103	
KR 237935	B1	20000115	WO 94US11890	A	19941018	200114
			KR 96702252	A	19960501	
HU 219257	B	20010328	WO 94US11890	A	19941018	200124
			HU 961130	A	19941018	

Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A 19951103

Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501; US 5283829

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9512859	A1	E	58	G06F-157/00	
Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ					
AU 9480984	A			G06F-019/00	Based on patent WO 9512859
US 5465206	A		27	G06F-157/00	
NO 9601707	A			G06F-017/00	
EP 727072	A1	E	58	G06F-017/60	Based on patent WO 9512859
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE					
BR 9407964	A			G06F-157/00	Based on patent WO 9512859
HU 74351	T			G06F-019/00	Based on patent WO 9512859
NZ 275027	A			G06F-017/60	Based on patent WO 9512859
JP 9504634	W		62	G06F-019/00	Based on patent WO 9512859
AU 686270	B			G06F-017/60	Previous Publ. patent AU 9480984 Based on patent WO 9512859
US 5465206	B1		2	G06F-157/00	
CA 2175473	C	E		G06F-017/60	Based on patent WO 9512859
SG 69116	A1			G06F-157:00	
US 6032133	A			G06F-017/60	Cont of application US 93146515 Cont of patent US 5465206
KR 237935	B1			G06F-017/60	
HU 219257	B			G06F-019/00	Previous Publ. patent HU 74351 Based on patent WO 9512859

Abstract (Basic): WO 9512859 A

The bill pay system includes a payment network (102) through which participating **consumers** (12) pay bills (30) to participating billers (14) according to preset rules (104). the participating **customers** (12) receive bills (3) from participating billers (14) (e.g paper/mail bills, e-mail notices, implied bills for automatic debits etc) which indicate an amount, and a unique biller ID number (120).

To authorise a remittance, a **consumer** (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the **consumers** account number with the biller (14), a source of funds (232) and the billers (14) ID number, either **directly** or by reference to static data containing the data elements. The system operates using an agreed set of protocols which include data exchange and message protocols as well as operating regulations which bind and **direct** the activities of the participants.

USE/ADVANTAGE - Allows **customer** to **direct** their bank, agent of their bank, or non-bank bill pay service bureau to pay amounts owed to merchants, service providers and other billers who bill **customers** for amounts owed.

Dwg.4/12

Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; BILL; PAY; NETWORK; THROUGH; PARTICIPATING; **CUSTOMER** ; PAY; BILL; **UNIVERSAL** ; IDENTIFY; AGREE; SET  
Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/00** ; **G06F-017/60** ;  
G06F-019/00; G06F-157/00; G06F-157-00

International Patent Class (Additional): G06F-151/00

File Segment: EPI

16/5/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009467257 \*\*Image available\*\*

WPI Acc No: 1993-160796/199320

Related WPI Acc No: 1997-353009; 1997-366125; 1997-366126; 1997-366127;

1997-366128; 1997-387693; 1997-515508

XRPX Acc No: N93-123412

**Electronic monetary apparatus to implement electronic monetary payment  
- provides transactions for issuing and generating money through  
communications network with security and integrity**

Patent Assignee: CITIBANK (CITI-N); CITIBANK NA (CITI-N)

Inventor: ROSEN S S; ROSEN S

Number of Countries: 047 Number of Patents: 055

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 542298	A2	19930519	EP 92119461	A	19921113	199320	B
WO 9310503	A1	19930527	WO 92US9732	A	19921112	199322	
BR 9204413	A	19930518	BR 924413	A	19921113	199324	
AU 9227392	A	19930617	AU 9227392	A	19921028	199331	
CA 2080452	A	19930516	CA 2080452	A	19921013	199332	
ZA 9208773	A	19930728	ZA 928773	A	19921113	199336	
FI 9303208	A	19930714	WO 92US9732	A	19921112	199339	
			FI 933208	A	19930714		
NO 9302577	A	19930715	WO 92US9732	A	19921112	199342	N
			NO 932577	A	19930715		
ES 2046156	T1	19940201	EP 92119461	A	19921113	199409	
CN 1073789	A	19930630	CN 92113147	A	19921112	199415	
HU 65212	T	19940530	WO 92US9732	A	19921112	199425	
			HU 932008	A	19921112		
TW 224172	A	19940521	TW 92108750	A	19921103	199425	
AU 658233	B	19950406	AU 9227392	A	19921028	199522	
EP 542298	A3	19941123				199536	
AU 9520136	A	19950720	AU 9227392	A	19921028	199537	
			AU 9520136	A	19950518		
AU 9520137	A	19950720	AU 9227392	A	19921028	199537	
			AU 9520137	A	19950518		

AU 9520138	A	19950720	AU 9227392	A	19921028	199537
AU 9520139	A	19950720	AU 9520138	A	19950518	
US 5453601	A	19950926	AU 9227392	A	19921028	199537
US 5455407	A	19951003	AU 9520139	A	19950518	
IL 103397	A	19960618	US 91794112	A	19911115	199544
NZ 244903	A	19961029	US 91794112	A	19911115	199545
NZ 286668	A	19961029	US 95378955	A	19950127	
NZ 286669	A	19961029	IL 103397	A	19921009	199631
NZ 286670	A	19961029	NZ 244903	A	19921027	199648
NZ 286671	A	19961029	NZ 286668	A	19921027	199648
AU 673304	B	19961031	NZ 286669	A	19921027	199648
AU 673305	B	19961031	NZ 286670	A	19921027	199648
SK 9300685	A3	19970305	NZ 286671	A	19921027	199648
AU 679359	B	19970626	AU 9227392	A	19921028	199651
AU 679360	B	19970626	AU 9520137	A	19950518	
JP 9245108	A	19970919	AU 9227392	A	19921028	199651
IL 116371	A	19980104	AU 9520139	A	19950518	
CA 2080452	C	19971216	WO 92US9732	A	19921112	199729
HU 213819	B	19971028	SK 93685	A	19921112	
EP 542298	B1	19980422	AU 9227392	A	19921028	199734
IL 116370	A	19980405	AU 9520136	A	19950518	
DE 69225197	E	19980528	AU 9227392	A	19921028	199734
ES 2046156	T3	19980801	AU 9520138	A	19950518	
US 5898154	A	19990427	JP 92330971	A	19921116	199748
JP 11096267	A	19990409	JP 9719372	A	19921116	
JP 11096268	A	19990409	IL 103397	A	19921009	199808
JP 11096269	A	19990409	IL 116371	A	19921009	
JP 11096270	A	19990409	CA 2080452	A	19921013	199810
JP 11096271	A	19990409	WO 92US9732	A	19921112	199815
JP 11096272	A	19990409	HU 932008	A	19921112	
JP 11096273	A	19990409	EP 92119461	A	19921113	199820
JP 11096274	A	19990409	EP 97105385	A	19921113	
NO 306886	B1	20000103	EP 97105386	A	19921113	
JP 3027128	B2	20000327	EP 97105387	A	19921113	
US 6047887	A	20000411	EP 97105388	A	19921113	
US 6122625	A	20000919	IL 103397	A	19921009	199823
			IL 116370	A	19921009	
			DE 625197	A	19921113	199827
			EP 92119461	A	19921113	
			EP 92119461	A	19921113	199838
			US 91794112	A	19911115	199924
			US 95371201	A	19950111	
			JP 9719372	A	19921116	199925
			JP 98197738	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204148	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204149	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204150	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204151	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204152	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204153	A	19921116	
			JP 98197738	A	19921116	199925
			JP 98204154	A	19921116	
			WO 92US9732	A	19921112	200008
			NO 932577	A	19930715	
			JP 92330971	A	19921116	200020
			JP 9719372	A	19921116	
			US 91794112	A	19911115	200025
			US 95371201	A	19950111	
			US 9839933	A	19980316	
			US 91794112	A	19911115	200048
			US 95371201	A	19950111	
			US 9825393	A	19980218	

CZ 9301407	A3	20010214	WO 92US9732	A	19921112	200119
			CZ 931407	A	19921112	
RU 2165101	C2	20010410	RU 96119343	A	19921112	200131
CZ 288599	B6	20010711	WO 92US9732	A	19921112	200147
			CZ 931407	A	19921112	

Priority Applications (No Type Date): US 91794112 A 19911115; NO 932577 A 19930715; US 95378955 A 19950127; US 95371201 A 19950111; US 9839933 A 19980316; US 9825393 A 19980218

Cited Patents: No-SR.Pub; EP 172670; EP 421808; US 4320387; US 4625276; WO 8303018; WO 9116691; US 4454414; US 4906825

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 542298	A2	E	111	G07F-007/10	
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

WO 9310503	A1	E	185	G06F-015/30	
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Designated States (National): BB BG CS FI HU KP KR LK MG MN MW NO PL RO RU SD UA

Designated States (Regional): OA

BR 9204413	A			G06F-015/30	
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AU 9227392	A			G07F-019/00	
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CA 2080452	A			G06F-003/00	
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ZA 9208773	A		200	G06F-000/00	
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FI 9303208	A			G07F-000/00	
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NO 9302577	A			G06F-000/00	
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ES 2046156	T1				
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Based on patent EP 542298

CN 1073789	A			G06F-015/30	
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HU 65212	T			G06F-015/30	
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Based on patent WO 9310503

TW 224172	A			G07F-019/00	
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AU 658233	B			G07F-019/00	
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Previous Publ. patent AU 9227392

AU 9520136	A			G07F-019/00	
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Div ex application AU 9227392

AU 9520137	A			G07F-019/00	
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Div ex application AU 9227392

AU 9520138	A			G07F-019/00	
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Div ex application AU 9227392

AU 9520139	A			G07F-019/00	
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Div ex application AU 9227392

US 5453601	A		106	G06F-017/60	
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US 5455407	A		98	G06K-005/00	
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Div ex application US 91794112

IL 103397	A			G06F-015/30	
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NZ 244903	A			G06F-017/60	
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NZ 286668	A			G06F-017/60	
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Div ex patent NZ 244903

NZ 286669	A			G06F-017/60	
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Div ex patent NZ 244903

NZ 286670	A			G06F-017/60	
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Div ex patent NZ 244903

NZ 286671	A			G06F-017/60	
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Div ex patent NZ 244903

AU 673304	B			G07F-019/00	
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Div ex application AU 9227392

Previous Publ. patent AU 9520137

AU 673305	B			G07F-019/00	
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Div ex application AU 9227392

Previous Publ. patent AU 9520139

SK 9300685	A3			G06F-017/00	
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AU 679359	B			G07F-019/00	
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Div ex application AU 9227392

Previous Publ. patent AU 9520136

AU 679360	B			G07F-019/00	
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Div ex application AU 9227392

Previous Publ. patent AU 9520138

JP 9245108	A		114	G06F-019/00	
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Div ex application JP 92330971

IL 116371	A			G07F-019/00	
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Div ex application IL 103397

Div ex patent IL 103397

HU 213819	B			G06F-015/30	
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Previous Publ. patent HU 65212

Based on patent WO 9310503

EP 542298	B1	E	123	G06F-017/60	
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Related to application EP 97105385

Related to application EP 97105386

Related to application EP 97105387

Related to application EP 97105388

Related to patent EP 785515

Related to patent EP 785516

Related to patent EP 785517

Related to patent EP 788066

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

IL 116370	A			G07F-019/00	
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Div ex application IL 103397



DE 69225197	E	G06F-017/60	Div ex patent IL 103397
ES 2046156	T3	G06F-017/60	Based on patent EP 542298
US 5898154	A	G06K-007/10	Based on patent EP 542298
			Div ex application US 91794112
			Div ex patent US 5453601
JP 11096267	A	111 G06F-019/00	Div ex application JP 9719372
JP 11096268	A	103 G06F-019/00	Div ex application JP 98197738
JP 11096269	A	106 G06F-019/00	Div ex application JP 98197738
JP 11096270	A	104 G06F-019/00	Div ex application JP 98197738
JP 11096271	A	102 G06F-019/00	Div ex application JP 98197738
JP 11096272	A	104 G06F-019/00	Div ex application JP 98197738
JP 11096273	A	103 G06F-019/00	Div ex application JP 98197738
JP 11096274	A	103 G06F-019/00	Div ex application JP 98197738
NO 306886	B1	G06F-017/60	Previous Publ. patent NO 9302577
JP 3027128	B2	80 G06F-019/00	Div ex application JP 92330971
			Previous Publ. patent JP 9245108
US 6047887	A	G06K-005/00	Div ex application US 91794112
			Div ex application US 95371201
			Div ex patent US 5453601
			Div ex patent US 5898154
US 6122625	A	G06F-017/60	Div ex application US 91794112
			Div ex application US 95371201
			Div ex patent US 5453601
			Div ex patent US 5898154
CZ 9301407	A3	G06F-017/60	Based on patent WO 9310503
RU 2165101	C2	G06F-017/60	
CZ 288599	B6	G06F-017/60	Previous Publ. patent CZ 9301407
			Based on patent WO 9310503

Abstract (Basic): EP 542298 A

The complete electronic monetary system has electronic money that is interchangeable with conventional money and comprises (1) issuing banks or financial institutions that are coupled to a money generator to subscribing customers (2) correspondent banks that accept and distribute (3) money transaction apparatus that are used by customers to use the one-line system. (4) automatic tellers associated with the issuing banks for process handling and interfacing and (5) a clearing bank for balancing the electronic money **accounts** of the **different** issuing banks.

The system provides for transactions utilising electronic money including electronic currency backed by demand deposits in lieu of cash transactions, and electronic credit authorisation. The electronic currency is interchangeable with conventional money.

USE/ADVANTAGE - Secure electronic handling of money using electronic networks.

Dwg.50A/50

Title Terms: ELECTRONIC; MONEY; APPARATUS; IMPLEMENT; ELECTRONIC; MONEY; PAY; TRANSACTION; ISSUE; GENERATE; MONEY; THROUGH; COMMUNICATE; NETWORK; SECURE; INTEGRITY

Index Terms/Additional Words: exchange; ATM

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-003/00; G06F-015/30; **G06F-017/00** ; **G06F-017/60** ; G06F-019/00; G06K-005/00; G06K-007/10; G07F-000/00; G07F-007/10

International Patent Class (Additional): G06F-157-00; G06G-007/52; G06K-019/00; G06K-019/07; G07D-001/04; G07D-009/00; G07F-007/08; G07F-017/60; G07F-019/00; G07G-001/12; H04L-009/32

File Segment: EPI

16/5/26 (Item 26 from file: 347)

DIALOG(R)File 347:JAPIO

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06317990 \*\*Image available\*\*

**PAYMENT** SYSTEM, **ELECTRONIC** WALLET DEVICE, FINANCIAL INSTITUTION PROCESSOR, ELECTRONIC WALLET MANAGEMENT DEVICE AND COMPUTER READABLE RECORD MEDIUM RECORDING ACCOUNT MANAGEMENT PROGRAM

PUB. NO.: 11-259588 [JP 11259588 A]  
PUBLISHED: September 24, 1999 (19990924)  
INVENTOR(s): MORI NOBUYUKI  
MORITA MICHIIHIRO  
APPLICANT(s): FUJITSU LTD  
SAKURA BANK LTD  
APPL. NO.: 10-062744 [JP 9862744]  
FILED: March 13, 1998 (19980313)  
INTL CLASS: G06F-019/00; **G06F-017/60** ; G07D-009/00; G07D-009/00;  
G07F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To receive and pay money from an account advantageous to a customer by linking the **plural accounts** .

SOLUTION: An account information management means 2 manages information relating to the accounts opened in the plural financial institution processors 1a and 1b by the same customer and a priority setting means 3 sets priority to the accounts managed in the account information management means 2. At the time of receiving a processing request for operating the money information of the account of the customer, a processing object account selection means 4 selects a processing object account in the descending order of the priority out of the accounts opened by the customer. A money information operation means 5 successively executes operations corresponding to the processing request to the account selected by the processing object account selection means 4. With such a payment system, even when the customer who opens the **accounts** in the **plural** financial institution processors does not especially specify the account at the time of receiving and paying money, the processings of receiving and paying the money or the like are performed to the account advantageous to the customer.

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16/5/27 (Item 27 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06202402 \*\*Image available\*\*  
MAIL ORDER SYSTEM

PUB. NO.: 11-143959 [JP 11143959 A]  
PUBLISHED: May 28, 1999 (19990528)  
INVENTOR(s): ISHIMATSU TORU  
APPLICANT(s): DAINIPPON PRINTING CO LTD  
APPL. NO.: 09-322441 [JP 97322441]  
FILED: November 06, 1997 (19971106)  
INTL CLASS: **G06F-017/60** ; G06F-019/00; G09C-001/00

ABSTRACT

PROBLEM TO BE SOLVED: To order online the commodities and also to prevent the wrong credit **payment** by applying **online** for membership via the connection to the home page of a mail order company at the side of a **customer** and sending a private **direct** mail(DM) including a printed account settling number to the **customer** from the order mail company.

SOLUTION: A **customer** operates a personal computer 1 to access the home page of a mail order company and to apply online for the membership. Then the **customer** completes the membership procedure by sending by mail his written application to the mail order company. Meanwhile, the mail order company sends an account settling number to the **customer** by private DM. Thus, the **customer** accesses again the home page of the mail order company via the computer 1 to select and order online his desired commodity and then completes his ordering operation by inputting the account settling number printed on the private DM which is received from the mail order company.

Set	Items	Description
S1	88160	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL()PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	232559	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	4996	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) ()RESOURCE()LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	8850963	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	3320292	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	6843052	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	5	S1 AND S2 AND S3
S8	444	S1(S)S2(S)S4(S) (S5 OR S6)
S9	2	S1(S)S3(S)S4(S) (S5 OR S6)
S10	0	S8 AND S3
S11	390	S1(S)S2(S)S4(S)S5
S12	207	S11 AND S6
S13	397	S7 OR S9 OR S11 OR S12
S14	33	S13 NOT PY>1998
S15	21	RD (unique items)

File 148:Gale Group Trade & Industry DB 1976-2002/Apr 15

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File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Apr 15

(c) 2002 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2002/Apr 15

(c) 2002 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2002/Apr 15

(c) 2002 The Gale Group

File 16:Gale Group PROMT(R) 1990-2002/Apr 15

(c) 2002 The Gale Group

15/3,K/1 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10744603 SUPPLIER NUMBER: 53566983 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Emerging technologies, the Internet, the IRS, and you.(includes related article on Adobe Acrobat files)(certified public accountants)**  
Cohen, Eric E.; Schmidt, Walter C.  
CPA Journal, 68, 12, 38(5)  
Dec, 1998  
ISSN: 0732-8435 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3248 LINE COUNT: 00265

...ABSTRACT: information about any topic related to accounting.  
Accountants can also use advanced tools to perform **electronic** filing, **payments** and refunds.

... site (www.nysscpa.org), for example, features breaking news, a professional library, and links to **many accounting** and business resources. Members' discussion forums provide the opportunity to pursue subjects with fellow practitioners...

...favorite search engine (such as www.excite.com or www.altavista.com) to find the **new address** .

Other **Internet News** Resources  
Keeping Track of Issues that Affect Clients. The Internet is an important tool to...

...to pick up your results - they are sent via e-mail on a customized cycle.

**Electronic Filing, Payments , and Refunds**

So you want to become an Electronic Returns Originator (ERO)? Both the IRS...

...tax professionals to file both Federal and state tax returns at the same time.

The **Electronic Federal Tax Payment** System (EFTPS) is being phased in to replace the TaxLink System. Under EFTPS, tax **payments** will move **electronically** from a bank account to the IRS, which will automatically update your records. This program...

15/3,K/2 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10674025 SUPPLIER NUMBER: 53330241 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Oracle Announces Oracle Internet Bill & Pay 1.0, a Robust and Comprehensive Electronic Bill Presentment & Payment Solution.**  
PR Newswire, 2800  
Dec 2, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 846 LINE COUNT: 00077

... billing services to their customers.

Oracle Internet Bill & Pay will enable companies who bill their **customers** for goods or services to present bills and receive **payments online** . It will also allow banks, service providers and **portals** to consolidate bills from **multiple billers** and act as a single online access point for **consumers** . Oracle Internet Bill & Pay will significantly reduce the costs of traditional paper-based billing operations...

...In addition, the software solution will allow companies to enhance and retain better control of **customer** relationships.

"We have chosen Oracle's Internet Bill & Pay solution to build our Electronic Bill Presentment and Payment Application," said Svante Wallstrom, senior **director** of Consumer Marketing at Telia, the leading provider of telecommunications solutions in Scandinavia. "We like the flexibility that Oracle's solution offers allowing us to publish our own

bills **directly** to the customers. The reliability and scalability of Oracle's solution will enable us to...

15/3,K/3 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10657567 SUPPLIER NUMBER: 53253528 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Mixing Wholesale and Retail Banking on the Internet.**

CFO Alert, 5, 451, NA

Nov 23, 1998

ISSN: 0894-4822 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1676 LINE COUNT: 00136

... bill-payment marketplace:

Retail Home banking Bank is a reseller of bill paying services to **consumers** (a VAR). Processing costs dictated by suppliers per account. Cost per account priced at \$5...

...25 17 transactions = \$0.29 12 transactions = \$0.42 Receiving depository financial institution (RDFI). Third **parties** work with billers. Vs. Wholesale IBPP Bank is a supplier of cash management services to...

...transaction while also fostering the commercial deposit relationship. Originating depository financial institution (ODFI). Bank works **directly** with its billers. Enter IBPP--A New Point of Wholesale Collection Fortunately for wholesale bankers...

...low-cost ACH PPDs and their equally low-cost Internet equivalent, electronic checks. When deploying **electronic bill payment** capabilities through its billers-- instead of through third- **party** "bill pay" suppliers as a retail bank offering--a bank can leverage its ACH PPD processing infrastructure to enjoy processing costs that are a fraction of those charged by third- **party** suppliers of bill payment services. To exploit this opportunity bankers need to be aware of...

...IBPP distribution channels available to your billers: Channel 1: Biller's own Web-site (biller **direct** ). Channel 2: Electronic mail (lowest common denominator). Channel 3: Browser subscription (PUSH and XML). Channel...

...categories: channels controlled by the biller and his wholesale bank, and channels controlled by third- **party** bill payment suppliers, or nonbank concentrators. Biller-controlled channels, also known as "biller- **direct** " channels, include the biller's own Web site (where biller-registered **customers** come to **directly** view and pay bills), electronic mail browser subscription (using push technologies), and shared link (light...

...sends all its billing information to a service bureau that presents bills on behalf of **many billers** ) and thin concentration (where a biller spreads its IBPP capabilities among several payment concentrators or **portals** ). The last two channels, unless your bank is one ...bank to work both sides of the IBPP street by supporting a mix of biller- **direct** and home banking-based models, payment services provided **directly** by the wholesale bank to billers provide far greater ROIs and opportunities for growth. This is because when a bank outsources bill paying to a third **party** , it literally throws away many of the opportunities it has for fostering its valuable wholesale **customer** relationships. Strategies That Protect the Payment Franchise When a bank outsources its home banking and bill payment services to an outside **party** , it is also outsourcing its relationships with its commercial depositors. In the retail home banking scenario, the outside third **party** facilitating payment processing and settlement for the retail bank is also the entity processing the...

...profitable bank-supplied cash management services to pay for the services of an outside third- **party** supplier, typically at a loss. It does not have to be this way. All banks...

...distribution channels. With ATMs, for example, supply created demand and the bank registered its own **customers**. Then came home banking, which only truly took off when the Internet allowed **customers** to go straight to the bank's Web site and avoid third **parties** when enrolling to view their bank statement. Finally, there is **direct** debit, where payment follows the bill. Banks need to marshal this experience on behalf of their billers today to craft IBPP strategies that enable: 1. Billers to enroll their **consumers** for IBPP services. 2. Billers to control content and posting. 3. Payment to follow the bill. Ultimately, each **individual** bill payer will decide which of the six IBPP channels is most convenient, and banks...

15/3,K/4 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10569855 SUPPLIER NUMBER: 53142666 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Bell & Howell and CheckFree Team to Integrate Paper and Electronic Billing Systems.**  
PR Newswire, 1659  
Oct 28, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 743 LINE COUNT: 00068

... programs to reliable, large-scale integrated billing systems," said Bill Walker, Bell & Howell MPS' executive **director** for digital messaging. "By bringing paper and electronic bill delivery together in one package, with...

...electronic delivery and payment presents for traditional, high-volume billers."

The system expands on the **flexible** print-image and data-manipulation capabilities of The Transformer(TM) software, from Bell & Howell, and...

...a smooth interface between paper billing operations and the industry-leading CheckFree E-Bill(SM) **electronic billing** and **payment** solution. CheckFree E-Bill consolidates data from **many billers** on one web site for maximum **customer** convenience and processes payments made at the web site.

CheckFree offers the industry's only...

15/3,K/5 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09193557 SUPPLIER NUMBER: 19002634 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Your money where your mouse is. (Internet commerce)**  
Wheelwright, Geof  
Communications International, v23, n11, p57(3)  
Nov, 1996  
ISSN: 0305-2109 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2084 LINE COUNT: 00174

... server technologies, the company started the trials worldwide this summer in conjunction with VeriFone and **various** government **agencies**, healthcare providers and benefits recipients. VeriFone is a **global** provider of transaction automation and Internet commerce applications which provide **electronic payment** services to financial institutions, merchants and **consumers**.

Oracle has also forged strategic relationships with such companies as Cyber-Cash, Hewlett-Packard and...s computer.

"Microsoft wants to be where our customers want to shop," explains Johan Liedgren, **director** of channel policies at Microsoft. "Today, that includes the Internet as well as our traditional...

...our products available to channel partners who want to distribute and

download software to users **directly** from their World Wide Web sites."

With growing interest in the Internet as a vehicle...

...Microsoft says its open approach to ESD has been validated by industry analysts. Allen Weiner, **director** and principal analyst of online strategies for Dataquest, said: "The Internet, with electronic software distribution..."

15/3,K/6 (Item 1 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)

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04056649 Supplier Number: 53603404 (USE FORMAT 7 FOR FULLTEXT)

**Options for banks to combat threats are becoming clear.**

Retail Banker International, n404, pNA

Dec 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3054

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...in online banking, banks are now faced with an important decision: what to do about **electronic** bill **payments** and presentment (EBPP) - and when. EBPP enables **consumers** and businesses to receive, review and pay their bills electronically, offering advantages of both cost...

...are paid today. By taking paper out of the billing process, EBPP could save billers, **customers** and other constituents in the United States over \$2 billion annually by 2002. For banks, EBPP represents something of a threat, in that it could lead to **customer** attrition and erode several revenue streams: the float associated with paper check processing, cash management...

...can add value to the core checking account by making transactions more efficient and enabling **customers** to consolidate their financial information more easily. Moreover, online interactions can be used to create a more intimate relationship with the **customer** and promote and deliver other online products and services. If banks fail to embrace EBPP ...

...affecting wholesale revenue streams. Currently, banks are the trusted centre of bill payments for most **consumers**. They are likely to be able to extend this relationship online because they are in the best position to consolidate EBPP across **multiple billers**. In addition, they have a head start, already possessing a three million-strong electronic banking **customer** base that is expected to grow to between ten and 12 million over the next...

...about 1 percent a year (see Figure 1). This 1998 total includes the 15 billion **consumer** -to-business transactions that are recurring, such as monthly telephone bills, and the 12 billion...

...year. Billers benefit most from EBPP because it slashes the cost of interacting with the **customer**. It reduces paper handling and postage, cuts down accounts receivable because of its faster bill...

...Moreover, billers are likely to reap indirect benefits from their enhanced ability to interact with **customers**. A cable television provider, for example, could offer **customers** the opportunity to sign up for additional premium channels when they pay their cable bill. Payees, both **consumers** and businesses, can derive some **direct** economic benefit (such as savings on postage and envelopes) from EBPP, but most are likely...

...and activity details while paying bills. For bill consolidators - the intermediaries that consolidate bills from **multiple billers** at a single online location - EBPP is a battle for influence over **consumers**, with high stakes. Yet the **direct** revenue opportunity attributable to EBPP itself is only modest: consolidators and technology providers will likely

...  
...

...markets. Emerging EBPP models At the highest level, EBPP can be separated into two models: **Direct** models require the **consumer** to visit each biller's website **individually** to pay bills. Under this model, billers such as utilities and mortgage companies will need to build the capability both to present and to receive payments for bills **directly** online if they are to take advantage of the opportunity to maintain control over and enhance the **customer** relationship. **Direct** models are likely to be successful in biller-to-business payee relationships where the biller... of the payee and the number of bills per payee is quite high. A typical **consumer** or small business with a wide range of biller relationships, on the other hand, will...

...with access to its demand deposit account. For these less concentrated biller-to-payee relationships, **direct** models will be unlikely to succeed. Consolidator models enable **consumers** to access multiple bills at a single site. Unlike the **direct** model, which can succeed with only limited collective industry action and using a ...the consolidator model demands cooperation between consolidators, billers and financial institutions. We believe that although **direct** models may prove viable for business-to-business payments, they will ultimately fail because **consumers** will prefer the convenience of bill consolidation. Three consolidator-based EBPP models are emerging: the...

...exclusive consolidator of bills, but may work with electronic banking sites and others to give **consumers** access to these bills. CheckFree, the leading **electronic** bill **payments** network provider, operates on such a closed system. In 1997, CheckFree had 80 percent of...

...nearly three-quarters of the \$150 million bill payments revenue stream from 2.2 million **customers** . It has enlisted most of the top banks, developed a biller database of three million...

...the EBPP value chain to other players. In this way, it creates incentives for the **various** technology **vendors** , banks, payments and transaction- processing service providers, suppliers of personal financial management software, billers, and...

...In this model, billers, banks and consolidators agree on a common architecture, but implement it **individually** . By contrast with the shaper-controlled model, no single central player is pushing the standard; instead, each **party** stands to benefit from its success. The UNIX operating system and fax transmission standards are...

...participation in valuable wholesale services (including cash management and lockbox) and new EBPP consolidator services. **Consumers** would still get consolidated billing and, at the same time, benefit from even easier access...

...are likely to be at odds with billers over transaction economics and control of the **customer** interface, preferring a model that charges high payments fees and limits the ability of the **customer** to interact with the biller. Billers are likely to prefer a model with low payments fees that gives them the opportunity to communicate with the end **customer** . Banks are also likely to find themselves at odds with such financial services attackers as Schwab and Intuit, which advocate open standards and have much to gain from building **customer** relationships on the Internet. But EBPP is likely to take off only when a critical...

...scale benefits from network effects and investments in complementary technology. The greater the number of **consumers** and billers that participate in a given network architecture, the more valuable the system. Moreover...

...an EBPP standard are largely a fixed cost that can be leveraged over a growing **customer** base. History shows that strong increasing returns environments result in a single standard across an...simply as a low-cost



service channel rather than as a primary means of improving **customer** retention or providing new services, there is little need to influence the development of EBPP standards. Their focus will be on getting EBPP benefits to **customers** when they can be made available cost-effectively. However, banks with grander aspirations in online...

...players. This is true both for banks that use their online service to provide their **customers** with a range of products and services from other vendors (such as securities, mortgages, and insurance brokerage) and for those institutions that have chosen to participate **directly** in some of these new online businesses. EBPP will create a reason to visit these...

...regularly visited spot a very valuable piece of real estate, as the performance of Internet **portals** like Yahoo!, Excite and Lycos illustrates. As **aggregators** of high-quality traffic, many financial institutions are in a strong position to capture advertising...

...have led the way in offering online banking and bill payments are likely to have **customers** who will be early adopters of bill presentment. Provided these **customers** are attractive to keep, the banks concerned will have to remain relative leaders in EBPP...

...risk losing them. Leadership will mean access to the broadest possible network of billers, since **customers** are likely to be less concerned about the specific standards utilised than about having access...

...payments processing, including cash management and lockbox services. Each bank should construct profiles of its **customer** base and existing product and service lines to gauge the magnitude of this threat. Does it have a large number of **consumer** billers - such as utilities, credit cards firms, cable communities, mortgage companies - particularly with national or multiregional franchises? Does it provide lockbox services, or have an alliance with a third **party** that does? Is it already the prime cash management provider for most of these firms...

...service line. In the wholesale portion of the business, the gain reaped by biller and **consumer** from EBPP is likely to be the bank's loss. Banks will be challenged to...

...back-end electronic processing utility services. With their increased cash management capabilities and transaction efficiency, **electronic payments** will reduce the revenues created by float and the margins for efficient paper-processing businesses. Thinner margins and the higher fixed costs of **electronic** back-end **payments** processing utilities will force consolidation in the biller consolidator and payments processing business. Many banks...

...because they have the largest amount of demand deposit account revenue and greatest number of **customer** relationships at stake. By choosing to position themselves as front-end bill presenters, these players can transition and enhance **customer** relationships online. Institutions that have large retail and relevant wholesale **customer** bases and that also aspire to have a leading Internet banking presence should thus throw...

...of EBPP standards and business processes. Their retail and wholesale positions mean that revenues and **customer** relationships are at risk. And they will need a strong EBPP presence if online banking...

...need to be on the leading edge of electronic banking because of their relatively large **customer** base, they will not necessarily have to shape the outcome of the technology, though they...

...until their value, standards and technology become clearer. As long as some banks collectively or **individually** influence EBPP standards, it is unlikely that smaller or less proactive banks will be disadvantaged...

...leaving others to invest in the development of standards, products, services and, perhaps most important, **consumer** awareness. Conclusion It

is clear that EBPP will eventually be important in both retail and wholesale banking, and that it is likely to accelerate demand for online **consumer** financial services. Although

15/3,K/7 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04042756 Supplier Number: 53411875 (USE FORMAT 7 FOR FULLTEXT)  
**ORACLE: Oracle announces racle Internet bill & pay 1.0.**  
M2 Presswire, pNA  
Dec 16, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 843

... billing services to their customers.  
Oracle Internet Bill & Pay will enable companies who bill their **customers** for goods or services to present bills and receive **payments online**. It will also allow banks, service providers and **portals** to consolidate bills from **multiple billers** and act as a single online access point for **consumers**. Oracle Internet Bill & Pay will significantly reduce the costs of traditional paper-based billing operations...

...In addition, the software solution will allow companies to enhance and retain better control of **customer** relationships.

"We have chosen Oracle's Internet Bill & Pay solution to build our Electronic Bill Presentment and Payment Application," said Svante Wallstrom, senior **director** of Consumer Marketing at Telia, the leading provider of telecommunications solutions in Scandinavia. "We like the flexibility that Oracle's solution offers allowing us to publish our own bills **directly** to the customers. The reliability and scalability of Oracle's solution will enable us to..."

15/3,K/8 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04039166 Supplier Number: 53397145 (USE FORMAT 7 FOR FULLTEXT)  
**Interactive Banking Technology: BlueGill Appeases Both Sides Of The Bill Presentment Coin.**  
Bank Technology News, pNA  
Dec, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1449

... common goal of getting EBPP started. "There shouldn't be a debate between the biller- **direct** model and the aggregator model," insists Jim Diggs, vice president of business development with BlueGill Technologies Inc. "These are two separate models and both methods bring **different** value."

The **biller - direct** model of EBPP insists that billers must present bills at their own Web sites in order to maintain control over their **customer** relationships. This contrasts with the **aggregator** model, advocated by companies such as CheckFree Corp. and TransPoint (formerly MSFDC), which assert that **consumers** want all bills available for presentment and payment in one location. Whichever model prevails, BlueGill

...  
...tier model

When talking to BlueGill about interactive applications, the conversation turns to the future **direction** of Internet applications. Internet applications are currently two-tiered, which means that data is gathered...will be great cost savings.' "

While BlueGill's ltol server fits snugly into the biller- **direct** model of EBPP by enabling billers to offer their customers an interactive

experience, the company...

...area plus any new aggregators that come around. Billers also need to support the biller- **direct** model for those consumers that want a high value relationship," says Diggs.

BlueGill At A...

15/3,K/9 (Item 4 from file: 636)

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04035451 Supplier Number: 53375044 (USE FORMAT 7 FOR FULLTEXT)

**Narus Pursues Billing Market Cisco's Netflow An Obstacle To Some Deployments.**

ISP Business News, v4, n48, pNA

Dec 7, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1079

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...system deployments indicate ISPs are unwilling to sacrifice network performance for the ability to bill **individual** services and know what **customers** use most. Redwood City, Calif.-based software startup Narus may change the equation. Narus officials...

...probes to work with Cisco's Netflow. The combination doesn't work, say some XaCCT **customers**. Such problems help Narus' marketing team differentiate the 13- month-old company's product from...

...and selling to ISPs since both face serious competition from carriers, which they target as **customers**. "What most of these companies will find when they come to an ISP is that we are using a lot of software developed in-house," says Jim Southworth, **director** of advanced network services and technologies for Cupertino, Calif.-based ISP Concentric Network [CNCX]. Replacing...

...In 90 days we will likely roll out a new service where we will enable **customers** to automatically provision DSL connections to them over a **Web site**, and automate **billing** and accounting for this and some other services," Southworth says. Concentric already provides **customers** detailed data regarding line use and network seeds as part of **individual** SLA agreements. However, few ISPs can do this today, enabling software vendors to pursue that pot of gold. \$2.5 Million Investment? Analyst Greg Howard, **director** of service provider programs at San Jose-based Infonetics Research, estimates more than half of...

...says Southworth, to overhaul its billing and network administration system, had to pull solutions from **multiple vendors**, none of which offer turn- key systems for ISPs. Concentric is using elements from billing vendor **Portal** Software for probes gathering billable data as well as elements from other unidentified vendors to produce a system **flexible** enough to support various Concentric applications. For the database that analyzes entries, the ISP is...

...although XaCCT first designed its probe to work with Cisco's Netflow, because of negative **customer** feedback XaCCT built another probe allowing **customers** to attach the probe to Cisco routers without activating the Netflow feature. Kevin Delgadillo, Netflow product manager, says problems like the one Arsenault describes at Teleglobe are typical for **customers** who go with non-optimal Netflow installation. To work properly, Netflow has to run off...

...We are aware of limitations of Netflow in certain installations and try to educate our **customers** on that," Delgadillo says. Not using Netflow or other similar record-generating functions of routing to do three things:

bill **individual** services; identify which **customers** use which applications for how long; and package this information as a value-added service...

15/3,K/10 (Item 5 from file: 636)  
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04012239 Supplier Number: 53199917 (USE FORMAT 7 FOR FULLTEXT)  
-NETSCAPE: New Internet bill **presentment** & payment solution helps improve **customer** satisfaction.

M2 Presswire, pNA

Nov 9, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 828

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

M2 PRESSWIRE-9 November 1998-NETSCAPE: Netscape's new **Internet bill presentment** and payment solution helps companies improve **customer** satisfaction (C)1994-98 M2 COMMUNICATIONS LTD RDATE:091198 -- Netscape BillerXpert and Custom Netcenter enable...

...revenue streams Netscape Communications Corporation (NASDAQ: NSCP) today announced Netscape BillerXpert 1.0, a new **Internet bill presentment** and payment application designed to enable enterprise service providers to enhance the billing process, strengthen **customer** relationships and create new revenue streams. Netscape BillerXpert allows companies to use the billing process to improve **customer** interaction by offering new self-service features, such as convenient one-click payment, in-depth...

...product in combination with content and services from Netscape Custom Netcenter to build compelling vertical **portal** sites that move their business to the Internet. Netscape predicts that with the commercial availability of easy-to-deploy software for presenting bills online and the advent of vertical **portals** from **many** companies, the number of users who will pay bills online will skyrocket in the next six to twelve months. "For many companies, their only consistent interaction with their **customers** is through the monthly bill. By offering **Internet billing** services, companies can strengthen their relationships with their **customers** and provide better service while increasing revenue," said Ben Horowitz, vice president of **customer** relationship applications at Netscape. "With more and more companies delivering compelling new content and bill presentment and payment services on vertical **portals**, we believe 1999 will be the year **Internet billing** will become a mainstream reality." Netscape BillerXpert is a full featured enterprise software application that...

...including telecommunications and utility and financial services. Built on Netscape Application Server software and Netscape **Directory** Server software, Netscape BillerXpert enables companies to offer scalable and reliable access to billing information...

...broadly extensible and integrates with legacy databases, mainframes and payment warehouses. Many of Netscape's **customers** in North America and Asia, including British Columbia Telephone (BCTel), Hong Kong Telecom, and Saskatchewan Telephone (SaskTel) plan to build or are currently deploying vertical **portals** with **Internet billing** services based on Netscape software to strengthen **customer** relationships and enable new revenue streams. "We are seeing increased **customer** demand for services that leverage the power of the Internet to enable our **customers** to self-service their accounts," said Dan Baldwin, senior vice president of strategic business development...

...software applications that will enable companies like SaskTel to provide Web-based applications to meet **customer** specific needs." To provide **customers** with a complete **Internet bill presentment** and payment

solution, Netscape is teaming with key technology vendors including BlueGill Technologies Inc., Cybercash...

...software and services for businesses that want to transform the way they create and keep **customers** in the emerging Net Economy. The company offers a full line of enterprise software solutions, professional services, and a leading Internet **portal** to help companies build, buy, or outsource Internet applications that drive revenue growth, build **customer** loyalty, and create new levels of business efficiency. Traded on NASDAQ under the symbol NSCP...

...to info@netscape.com, or by calling 650/937-2555 (corporations) or 650/937-3777 ( **individuals** ). Netscape, Netscape Navigator, Netscape Certificate Server, Netscape FastTrack Server, Netscape ONE, SuiteSpot, and the Netscape...

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15/3,K/11 (Item 6 from file: 636)  
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04003035 Supplier Number: 53153691 (USE FORMAT 7 FOR FULLTEXT)  
**HOSPITAL PURCHASING Anti-GPO push eludes materials managers, but some vendor tactics draw resentment.**  
Hospital Materials Management, pNA  
Nov 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 6018

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...elect of the Association for Healthcare Resource and Materials Management (AHRMM), Chicago. Landry is assistant **director** of materials management at the University of Texas Medical Branch, Galveston, Texas, 900 beds. Jordan is **director** of materiel services at Miami Children's Hospital, Miami, 188 beds. Miami purchases under contracts...

...had a better experience with Retractable representatives. "They were very professional," according to Bill Backouris, **director** of materials management at Children's Hospital of Orange County, Orange, Calif., 192 beds. Children...

...day to make just-in-time deliveries. Faced with a need to modernize, Richard Andrew, **director** of patient support services, put together a request for proposals containing a list of demands...

... See HMM, February 1998). Mack McKay saw the latest news as "very positive." He is **director** of materiel management at St. Joseph Hospital, Denver, 601 beds. As it happens, St. Joseph...

...payment." A later version of SPS will have this document printing capability. The hospital's **director** of contracting, Lisa Price, said a variety of upgrades, some not yet determined, are anticipated...Purchasing Association (HIGPA), has not been officially notified of the For Patients' Sake charges. Executive **director** Robert Betz told HMM he only heard of the group because a few HIGPA members...

...and others are not. However, many small companies, including IMDA members, take their new technology **directly** to clinical departments. Many, Thill noted, do not sign contracts, but make ongoing sales based...consolidation. Todd Ebert, executive vice president of AmeriNet, St. Louis, cautioned that groups must be **flexible**, as they will find more integrated delivery networks among their members. IDNs, or combinations of...

...for IDN business. "I wish suppliers would communicate with GPOs," he said, rather than making **individual** deals. GPOs offer value to IDNs, he

insisted, because they take over many costs associated...yet unnamed, covering central Indiana, with additional hospitals and clinics considering joining. Mike Pool is **director** of materials and logistics for St. Vincent Indianapolis and its affiliates. Currently, he said, only half of the **aggregate** supply expenditures are under CMMA contracts, and St. Vincent is working with vendors to get...

...With a few big contracts such as cardiology supplies and orthopedic implants still awaiting consolidation, **individual** hospital members are moving gradually to switch to current Premier suppliers. "It takes time," protested one purchasing **director** at a midwest hospital system with about \$200 million in annual purchasing volume. So far...

...items from OR inventory The cost of maintaining inventory can be high. Even if keeping **individual** items on hand seems minimal, as with 3 cent needles, for example, it adds up...

...transactions occur electronically. Real cost-saving opportunities The growth of trade on the InternetNboth direct to the consumer and business to businessNhas been nothing short of explosive; it is little wonder, considering the possibilities...

...would be possible to implement today with off-the-shelf technology. From end user direct to vendor An end user in need of supplies logs on to the materials management ordering...department. After the system checks the item types and dollar amounts being requisitioned against the **individual**'s pre-approved authorization, the requisition is automatically routed in one of two **directions**. It goes to the department manager if the items or dollar amounts are beyond the...

...authorization criteria, the requisition is converted to an order automatically in the system and routed **directly** to the vendor without any additional human intervention. Electronic catalog If the supply the end user seeks is not commonly ordered, the **individual** accesses an electronic catalog of items. The catalog contains all items for which the hospital...

...of all supply items matching the search criteria, including pictures of the items. If the **individual** finds the item he or she is searching for, a double click on the item...

...product information into a requisition form which, after the obligatory authorization check, will be routed **directly** to the vendors who are on line with the facility or to the purchasing department...

...accounts payable accesses the vendor's payment profile, which includes bank routing information, and authorizes **payment electronically** from the hospital's bank account into the vendor's. No checks are printed or...

...competition among vendors for hospital business and the obvious efficiencies which benefit them as well, **many vendors** are already well ahead of hospitals in this regard. Given the increasingly sophisticated ability of...

15/3,K/12 (Item 7 from file: 636)  
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03899159 Supplier Number: 50068998 (USE FORMAT 7 FOR FULLTEXT)  
WELLS FARGO SIGNS ON WITH MICROSOFT FIRST DATA FOR ELECTRONIC BILL  
PRESENTMENT  
Financial Net News, v3, n21, pN/A  
May 25, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 509

**Electronic bill presentment** will allow clients to receive

aggregated bills from various billers, including banks, utilities, supermarkets and department stores, offering tremendous savings for both consumers and billers. Financial service pros look at **electronic bill presentment** as a major step toward making electronic commerce more mainstream. Experts such as Microsoft's Matthew Cone, predict that consumers will receive 50% of their bills online in the next 18 months (FNN, 3/9).

Customers will be able to pay bills through computers, transferring funds **directly** from their bank accounts to any biller that presents an online bill through CheckFree or...

15/3,K/13 (Item 8 from file: 636)  
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03898255 Supplier Number: 50064337 (USE FORMAT 7 FOR FULLTEXT)

-IBM: IBM Vault Registry enhances trust for e-business

M2 Presswire, pN/A

June 9, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1343

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...business applications IBM today announced IBM Vault Registry, a digital certificate software solution that enables **customers** to conduct e-business with confidence. IBM Vault Registry helps establish the level of trust and security needed for e-business by allowing **customers** to identify the people and organizations with whom they do business online. With IBM Vault Registry, **customers** have a security-rich means to register and certify users for access to sensitive documents...

...Digital certificates also allow users to encrypt and send information with the confidence that unauthorized **parties** are not permitted to open the data and that any compromise to the data en...  
...can be detected. By building key components into one solution, IBM Vault Registry simplifies for **customers** the cost and complexity of building their own digital certificate solutions with offerings from **multiple vendors**. IBM Vault Registry integrates the following: IBM Vault Controller-- advances Web technology security by providing and managing an environment conducive to critical e-business applications by isolating an **individual**'s data and applications from unauthorized **parties** IBM Vault Certificate Management System -- enables a certificate authority to issue, renew, and revoke certificates...

...the certificates when presented for the initiation of a business transaction IBM eNetwork X.500 **Directory** (pre-requisite product) -- stores certificates, certificate revocation lists, policies, and other information about registered users and servers IBM DB2 **Universal Database** (pre-requisite product) -- stores transaction data, audit, and reporting information Lotus Domino Go Webserver...

...the IBM Vault Registration Application "To conduct business in the faceless world of the Internet, **customers** need confidence in the identities of the **parties** with whom they are dealing," said Mark Greene, vice president, **Internet payments** and trust solutions, IBM Internet division. "IBM Vault Registry provides the identification technology **customers** need to create the levels of trust and security for e-business." IBM Vault Registry...

...software that uses encryption and digital signatures to help protect data and applications from unauthorized **parties** -- even system administrators. Vault software helps to enable a higher degree of trust in the...

...assets, even from bank employees. IBM Vault Registry also gives

companies the flexibility to establish **individual** vaults for different applications and issue certificates with unique access privileges. IBM Vault Registry, part of IBM's SecureWay family of offerings, is designed to grow with **customer** needs. IBM Vault Registry also offers the flexibility to integrate with existing systems and can...

...business solutions; other solutions are expected to be announced in the near future. Developers and **customers** can find out more about IBM Vault Registry on the Web at <http://www.ibm...>

...e-business Alliance with IBM to Help Build Trust on the Internet, Other Networks") IBM **Global** Services will provide consulting and implementation services for IBM Vault Registry along with business partners...

...Touche LLP plans to offer support and services for IBM Vault Registry to help its **customers** implement digital certificate solutions for e-business applications. Today's announcement builds on the current Deloitte & Touche/IBM e-business relationship, which helps **customers** implement e-business initiatives based on the IBM Net.Commerce\* server and CommercePOINT\* payment families...

...from our combined strengths of consulting and systems integration services and IBM's scalable and **flexible**, industrial-strength technology." Deloitte & Touche LLP, one of the nation's leading professional services firms...

...100 U.S. cities. Deloitte & Touche LLP is part of Deloitte Touche Tohmatsu International, a **global** leader in professional services with more than 72,000 people in more than 125 countries...SRA's plans include customized development of applications using IBM Vault Registry that would allow **customers** to become certificate authorities or engage with confidence in a variety of Web applications such...

...large-scale secured Internet applications, and we look forward to providing these applications to our **customers**," said Richard Spires, SRA senior vice president and account executive, IBM strategic partnership. SRA has...

...SecureWay is IBM's portfolio of security hardware, software, consulting, and services designed to help **customers** protect their information assets and resources. These offerings range from a worldwide I/T Security consulting practice to help **customers** manage and design systems with dependability and security, to firewalls and other preventive and emergency ...

...such as cryptographic co-processors and smart cards, to mention a few. Whether addressing an **individual** client or creating a total enterprise solution, IBM SecureWay provides **customers** with the ability to plan, design, implement, and operate security-rich solutions for e-business...

...www.ibm.com/Security. IBM As the industry's leading provider of solutions to help **customers** become e-businesses, IBM was the first company to bring to market a comprehensive suite...

...IBM is a leader in the development of the Internet and is dedicated to helping **customers** and developers exploit the potential of network computing. Developers and **customers** can find out more about IBM's Internet software and services on the Web at...

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15/3,K/14 (Item 9 from file: 636)  
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03597352 Supplier Number: 47447018 (USE FORMAT 7 FOR FULLTEXT)  
**SMART CARD MISSIONARY GEMPLUS NOW JUST WANTS TO DO BUSINESS**  
Johnston, Marsha



Computergram International, n3176, pN/A  
June 6, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1150

... business into the world's largest manufacturer of smart card products. With manufacturing and/or **direct** sales sites in 25 countries, Gemplus produced nearly 300m smart cards last year, over twice...

...Services operators; Schlumberger supplies three. For the future, analysts agree that Internet security, whether for **electronic payments** or protected access to corporate networks, will be the market-driving application in the US. Furthermore, says David Weisman, **director** of money and technology strategies for Forrester Research, Hewlett-Packard Co's recent acquisition of terminal maker VeriFone Inc marks "a big jump in that **direction** " in part because of Hewlett-Packard's stated intent to integrate smart card readers into...

...sheer numbers or by innovation," says Dave Nissen, president and chief executive of GE Capital **Global Consumer** Finance. Gareth Herschel, research associate at Gartner Group concurs: "I think of Schlumberger as the...

...head of the small business corporate card marketing and marketing/product development for large corporate **accounts** . "He said **several** years ago that contactless technology would be crucial, and started us working on it, which...

15/3,K/15 (Item 10 from file: 636)  
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03549703 Supplier Number: 47340163 (USE FORMAT 7 FOR FULLTEXT)  
**INDUSTRY BRIEFS:Mellon Images Lockbox.**  
Document Imaging Report, v7, n9, pN/A  
April 30, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 92

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Mellon **Global** Cash Management of Pittsburgh is enhancing its wholesale lockbox system to allow it to handle **payment** documents **electronically** . The Mellon workstation scans and digitizes lockbox transaction documents, such as check stubs, invoices, correspondence...

...an image-based storage system. Wholesale lockbox systems often have to be customized to accommodate **different accounts** and payment documents. Mellon's Unified Versatile Document Processing System also lets users send images to lockbox **customers** electronically or via CD-ROMs. Mellon is piloting the product with Boston-based The Gillette...

15/3,K/16 (Item 11 from file: 636)  
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03543169 Supplier Number: 47324044 (USE FORMAT 7 FOR FULLTEXT)  
**NEWS BRIEFS: Mellon Images Wholesale Lockbox.**  
Item Processing Report, v8, n8, pN/A  
April 24, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 95

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Mellon **Global** Cash Management of Pittsburgh, Pa., is enhancing its wholesale lockbox system to allow it to handle **payment** documents **electronically**. The Mellon work station scans and digitizes lockbox transaction documents, such as check stubs, invoices...

...an image-based storage system. Wholesale lockbox systems often have to be customized to accommodate **different accounts** and payment documents. Mellon's Unified Versatile Document Processing System also lets users send images to lockbox **customers** electronically or via CD-ROMs. Mellon is piloting the product with Boston-based The Gillette...

15/3,K/17 (Item 12 from file: 636)  
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03164853 Supplier Number: 46481898 (USE FORMAT 7 FOR FULLTEXT)  
**VENDORS, BANKS GET ON SET WAGON.**  
Retail Delivery Systems News, v1, n13, pN/A  
June 21, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 160

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

**Several vendors** and banks said they will support Redwood Shores, Calif.-based VeriFone's efforts to create an **Internet Payment** solution in compliance with MasterCard and Visa's secure electronic transactions (SET) protocol, VeriFone says...

...Data Security and VeriSign. Banks that have signed on include the Royal Bank of Canada, **Universal** Savings Bank and Wells Fargo. VeriFone's products aim to implement secure **Internet payment** transactions by initially allowing **consumers** to use widely available secure sockets layered-compatible browsers to buy products from Internet merchants...

15/3,K/18 (Item 13 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03098680 Supplier Number: 46336508 (USE FORMAT 7 FOR FULLTEXT)  
**ONLINE CONSUMERS PREFER CREDIT CARD PAYMENTS FOR CONTENT**  
New Media Week, v2, n18, pN/A  
April 29, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 422

... interest-an online video game arcade or The New York Times, for example; a content **aggregator** who combines small-value purchases from many providers who participate in its mall or network; or a **third party** that accumulates transactions between **multiple** sites and **vendors**. Companies in the later category, the study notes, include telephone companies, banks, large processors like EDS, Checkfree, or new **Internet payment** companies like CyberCash. In the meantime, new-media developers anxious to sell their products from cyberspace need to encourage online **buyers**, said Ken Christie, vice president of marketing for the Interactive Multimedia Association.

"Developers need to...

...next year or two, and increase substantially within the next five [years]," said Steve Young, **director** of the research group Inputs' electronic commerce program (see NMW, 4/22/96). (Forrester, 617...

15/3,K/19 (Item 1 from file: 275)  
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02134620 SUPPLIER NUMBER: 19960872 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Web publishing systems. (content management software and Web-enabled document management) (XML, collaborative tools shine at Seybold San Francisco '97.) (Industry Trend or Event)**  
Seybold Report on Internet Publishing, v2, n3, p6(8)  
Nov, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 6599 LINE COUNT: 00527

... is the desire to unify (page design) and to interconnect and to tie Web sites **directly** to business processes much more intimately than was done with documents.

What remains to be...In early 1997, Koepfler was replaced by Jaime Ellerston and a whole new board of **directors**. Since then, Ellerston has put into place a new management team, which has an interesting...years with Academic Press and W.B. Saunders before joining SilverPlatter in 1993, where he **directed** sales and marketing and led new business development. The recently appointed general manager of the...loaded. For other types of files, Zuno works with the client to develop import adapters.

**Flexible** payment server. An optional module is the Charge Model Server, a Web server application that has **flexible** methods of charging **customers** for digital content. Its architecture has three components: resource models (user interface), access modes (authentication...

...system, and then gives them a user interface and pricing scheme that corresponds to their **account**.

Among the **different** charge models Zuno supports are subscriptions, concurrent usage, transactional charging, time-based charging and combinations...

...is a participant in the Digital Object Identifier program, the ZDP does not yet have **direct** support for DOIs, though Pearson confirmed that the product's architecture will enable it to...Java client. In version 2, database administration was done through a Windows program that used **direct** file-level access to the server machine. Remote administration could be done only if the...

...forms can be submitted securely over the Internet from any browser, while the scripts have **direct** access to the database. In a typical installation, Visual Bridge would design a form for...

15/3,K/20 (Item 2 from file: 275)  
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02070360 SUPPLIER NUMBER: 19478951 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**SMART CARD MISSIONARY GEMPLUS NOW JUST WANTS TO DO BUSINESS.**  
Computergram International, n3177, pCGN06060006  
June 6, 1997  
ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1253 LINE COUNT: 00102

... business into the world's largest manufacturer of smart card products. With manufacturing and/or **direct** sales sites in 25 countries, Gemplus produced nearly 300m smart cards last year, over twice...

...Services operators; Schlumberger supplies three. For the future, analysts agree that Internet security, whether for **electronic payments** or protected access to corporate networks, will be the market-driving application in the US. Furthermore, says David Weisman, **director** of money and technology strategies for Forrester Research, Hewlett-Packard Co's recent acquisition of terminal maker VeriFone Inc marks "a big jump in that **direction**" in part because of Hewlett-Packard's stated intent to

integrate smart card readers into...

...sheer numbers or by innovation," says Dave Nissen, president and chief executive of GE Capital **Global Consumer** Finance. Gareth Herschel, research associate at Gartner Group concurs: "I think of Schlumberger as the...

...head of the small business corporate card marketing and marketing/product development for large corporate **accounts** . "He said **several** years ago that contactless technology would be crucial, and started us working on it, which...

15/3,K/21 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04068161 Supplier Number: 45922681  
**Chase to Buy 24.05% Stake In Ibos System**  
Wall Street Journal. Europe, p13  
Nov 7, 1995  
Language: English Record Type: Abstract  
Document Type: Newspaper; General Trade

ABSTRACT:

...Manhattan Bank intends to buy 24.05% of Interbank On-Line System or Ibos, an **electronic payments** and banking network created by Royal Bank of Scotland and Banco Santander. Ibos was developed to set up and market the system **globally** . Ibos permits banks to connect their computer systems to allow **customers** cross-border access to **accounts** in **different** entities. The support of a large institution like Chase Manhattan Bank may allow Ibos to...

Set	Items	Description
S1	414	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL()PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	1892	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	44	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) ()RESOURCE()LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	21233	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	10562	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	13797	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	0	S1 AND S2 AND S3
S8	0	S1 AND S3 AND S4
S9	0	S1 AND S3
S10	3	S1 AND S2 AND S4 AND S5 AND S6
S11	5	S1 AND S2 AND S4 AND S6
S12	8	S1 AND S2 AND S4 AND S5
S13	7	BLUEGILL? AND S1
S14	14	S13 OR S12
S15	5	S14 NOT PY>1998
S16	3	S15 NOT PD>19980202

File 256:SoftBase:Reviews,Companies&Prods. 85-2002/Mar  
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16/3,K/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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02636061 DOCUMENT TYPE: Company

BlueGill Technologies Inc (636061  
935 Technology Dr  
Ann Arbor, MI 48108 United States  
TELEPHONE: (734) 205-4100  
TOLL FREE TELEPHONE NUMBER: (800) 964-4552  
FAX: (734) 205-4201  
HOMEPAGE: <http://www.bluegill.com>  
EMAIL: [info@bluegill.com](mailto:info@bluegill.com)

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation  
STATUS: Active

SALES: NA

DATE FOUNDED: 1996

PERSONNEL: Davis, Hal, President; Davis, Hal, Chief Executive Officer;  
Simonson, Ray, Chief Technology Officer; Simonson, Ray, VP; Gupta,  
Vinay, Chief Financial Officer; Gupta, Vinay, VP; Pickering, Richard,  
VP; Dauksavage, Kirk, VP Sales; Taytslin, Michael, VP

REVISION DATE: 20000228

BlueGill Technologies Inc...

BlueGill Technologies Incorporated develops software for **electronic bill presentment** and payment. The company was founded in 1996 by Hal Davis, Ray Simonson, and Vinay Gupta and launched its first product in 1997. BlueGill 's products are in use in a variety of industries including OEMs, utilities, and financial services, and, in 1999, Xerox chose to implement BlueGill products. The company is based in Ann Arbor, Michigan.

16/3,K/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00103791 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961); 1 to 1 Server (674753)

TITLE: System Posts Bills On The Internet  
AUTHOR: Guglielmo, Connie  
SOURCE: Interactive Week, v4 n32 p27(1) Sep 22, 1997  
ISSN: 1078-7259  
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010926

CyberCash's PayNow Secure Electronic Check Service and CashRegister and Bluegill 's 1 to 1 Server will be used to create a first-of-its-kind system that will enable businesses to both bill and receive **payments** over the Internet . CyberCash and Bluegill 's system will for the first time make it possible for companies to build and administer their own systems, thereby eliminating the need for a third-party. Bluegill 's 1 to 1 Server technology enables 'bill presentment,' a task that allows companies to send

bills via e-mail. CyberCash and **BlueGill** officials say businesses that implement the new system have the potential of saving \$300,000...

...cross-sell other products to customers while they are in a check-writing mood. Another **online payment** system, NUI's Rapid Pay, is also briefly discussed.

...COMPANY NAME: 613843); **BlueGill** Technologies Inc...

DESCRIPTORS: EFT (Electronic Funds Transfer); **Internet** Marketing;  
**Billing ; Internet Utilities**

16/3,K/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00100148 DOCUMENT TYPE: Review

PRODUCT NAMES: CA-ACCPAC for Windows (653047); ACCPAC Simply Accounting 3.0 Windows (017809); Visual AccountMate 3.1 (585955); UA Corporate Accounting Windows 95 & Windows NT (653551); MYOB Macintosh & Windows (260592)

TITLE: **The Check is in the Mail!**

AUTHOR: Bellone, Robert H

SOURCE: Accounting Technology, v13 n2 p26(18) Feb/Mar 1997

ISSN: 1068-6452

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20020227

...1, Advanced Software Development's UA Corporate Accounting, and Best!Ware's MYOB are among **many accounts** receivable and accounts payable products described. Many AP/AR programs now allow accountants to accept **electronic payment** transfer, do unlimited account distributions, and create an infinite number of ship-to addresses for...

...invoices and purchase orders. Other features provided in some programs are the ability to add **customers** and vendors on an ad hoc basis regardless of the accounting module being used. Accpac's AP module provides **flexible** payment controls, including the ability to place a hold on an **individual** vendor. Simply Accounting provides a view of a vendor's balance and year-to-date...

Set	Items	Description
S1	12429	(ELECTRONIC? OR INTERNET? OR WWW OR ONLINE OR ON()LINE OR - WORLD()WIDE()WEB OR WORLDWIDE()WEB OR WEBPAGE? OR WEBSITE? OR WEBBASE? OR WEB() (SITE? OR PAGE? OR BASE?)) (2N) (BILLING OR BI- LLED OR BILL() PRESENTMENT? OR PAYMENT?) OR EBILL?
S2	18361	(MULTIPL? OR MANY OR PLURAL? OR VARIOUS? OR SEVERAL? OR DI- FFERENT? OR VARIED) (2N) (VENDOR? OR BILLER? OR AGENC? OR ACCOU- NT? OR AGGREGATOR? OR PORTAL?)
S3	167	((INTERNET? OR NETWORK?) (2N) (ADDRESS?) OR URL OR (UNIFORM - OR UNIVERSAL) () RESOURCE() LOCATOR?) (2N) (SECOND? OR ADDITIONAL? OR NEXT? OR PAIR? OR 2 OR TWO OR 2ND OR SPARE? OR NEW? ? OR B- OTH)
S4	805236	CUSTOMER? OR CONSUMER? OR BUYER? OR SUBSCRIBER? OR INDIVID- UAL? OR PARTY OR PARTIES OR SHOPPER? OR SURFER?
S5	208396	FLEXIBLE? OR UNIVERSAL? OR AGGREGAT? OR PORTAL? OR GLOBAL? OR HETEROGENOUS?
S6	583828	TRANSPARENT? OR DIRECT? OR BYPASS? OR BY()PASS? OR MANY(1W- )MANY OR ONE(1W)ONE OR ONE(1W)MANY OR MANY(1W)ONE
S7	3	S1 AND S2 AND S3
S8	71	S1(S)S2(S)S6
S9	57	S1(S)S2(S)S4(S)S5
S10	95	S7 OR S8 OR S9
S11	36	S10 NOT PY>1998
S12	31	RD (unique items)
S13	18	S12 NOT PD>19980202

File 625:American Banker Publications 1981-2002/Apr 17

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File 267:Finance & Banking Newsletters 2002/Apr 15

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File 139:EconLit 1969-2002/Apr

(c) 2002 American Economic Association

File 626:Bond Buyer Full Text 1981-2002/Apr 16

(c) 2002 Bond Buyer

File 608:KR/T Bus.News. 1992-2002/Apr 17

(c)2002 Knight Ridder/Tribune Bus News



13/3,K/1 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00301129 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The functions and future of retail banking**

Jordan, Jerry L

Economic Commentary (Federal Reserve Bank of Cleveland), p1-5, Sep 15, 1996

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 03760

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in their overall portfolio, new technology can be used to integrate different types of financial **accounts** -across **multiple vendors** , checking and mortgage accounts, car loans, mutual funds, stocks, bonds, and so on. It can...

...profitable? Technology can be readily used to provide substitutes for banks. As people increasingly make **payments electronically** , and as software searches the Web for the best loan rates, banks may be reduced...

...commodity providers. Examples abound of businesses that were once strictly wholesalers, but that now deal **directly** with the public. Technology is an integral part of this retailing transformation. In time, network...

13/3,K/2 (Item 2 from file: 268)  
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00280316 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Will remote banking draw networks closer?**

Anonymous

Bank Network News, v14, n19, p1,7, Feb 26, 1996 DOCUMENT TYPE: Newsletter

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00972

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: networks to participate in a new platform it is constructing to provide home banking, bill **payment** , and **electronic** commerce services. Four unnamed banks, including one large institution, will begin pilot tests of the...

TEXT:

...accounts in ways that will enable them to survive in an era of consolidation. Can **both** problems be **addressed** by **networks** offering remote banking services?

... networks to participate in a new platform it is constructing to provide home banking, bill **payment** and **electronic** commerce services.

Others regional networks apparently think so, too. What remains to be seen is...

...own a platform that can connect to thousands of consumers on the front end, and **many billers** on the back end, Yanak says NYCE will buy components from **several vendors** and integrate them. Among the vendors will be a provider of home banking software and a bill **payment** processor with **electronic** links to hundreds of merchants, Yanak says. While he would not identify the vendors, sources...

13/3,K/3 (Item 1 from file: 267)  
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00034661

**CARTES SHOW PROMISES BOOST IN CARD STRATEGIES**

RETAIL DELIVERY SYSTEMS NEWS

October 24, 1997 VOL: 2 ISSUE: 21 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1127

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

PARIS - **Several vendors** introduced technology at Cartes '97 here last week that is expected to help banks advance their smart cards strategies. The smart card's ability to enable accurate **customer** identification, secure transactions over open networks and storage of electronic cash makes it a natural...

...the entire smart card industry," says Tom Lebsack, Moorestown, N.J.-based Schlumberger's [SLB] **director** of marketing and business development in North America. "And banking is one of the areas that stands to benefit the most."

To gain widespread acceptance among bank **customers**, smart cards must offer more than an alternative to cash. Being able to load other applications onto a card will increase its appeal and, therefore, the number of **customers** using them, Lebsack says.

Card manufacturers have been able to create multifunction cards through more...

...banking applications.

Smart cards increase security and potentially make home banking easier for non-technical **customers** to use, says Martti Granberg, senior consultant at Nokia of Finland. If Nokia's plans generation facilities with the ability to conduct **electronic payment** transactions, the company says. It ideally is suited for enabling secure online services and electronic...

...Standard. The group wants to establish rules to ensure the interoperability of smart cards from **different vendors**. At Cartes '97, a number of chip manufacturers joined, including Bull of Billerica, Mass., Gemplus...

...of Lincoln, Mass.

Such intra-industry cooperation is important particularly for the retail banking sector. **Consumer** confidence in smart card-based systems will be dented if systems are not interoperable, and...

...In another standards-related move, Microsoft [MSFT] of Redmond, Wash., used Cartes '97 for the **global** launch of its Smart Card SDK for Windows. The development kit SDK enables rapid development...

...installed base of Windows-equipped personal computers to smart card application developers, says Philippe Goetschel, **director** of security products for Microsoft's **consumer** platform division. It makes any Windows PC a potential smart card client.

"There are now...

13/3,K/4 (Item 2 from file: 267)

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00033713

**KeyBank Elevates E-Commerce Whiz to Senior Management Post**

Investment Dealers' Digest

October 13, 1997 VOL: 63 ISSUE: 41 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH

WORD COUNT: 790

RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...want to do business in two or more states, and don't want to open **multiple** bank **accounts** . Examples would include college students living outside their home state, business owners with offices in...

...bank maintains that by November, Key will offer account balance review, funds transfer and bill **payment** over the **Internet** .)

The bank also needs Swanick to broaden its on-line offerings by pulling together internal...a reputation as a deal-maker in technology circles. Besides being on the board of **directors** of Integrion-the banking technology consortium Key entered into last year with IBM and 14...

13/3,K/5 (Item 3 from file: 267)

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00032597

**TREASURY DEPARTMENT BACKS OFF EFT '99 MANDATE: Prods Banks To Act While Also Offering Liberal Exemptions For Those Who Prefer Checks**

EFT REPORT

September 24, 1997 VOL: 20 ISSUE: 19 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1279

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the

Omnibus Consolidated Rescissions and Appropriations Act of 1996 - is supposed to make all federal **payments** **electronic** except for tax refunds. Treasury estimates EFT will save the federal government as much as...

...it costs 43 cents to send out a paper check, just 2 cents for an **electronic** **payment** .

The benefits are obvious. Those who complain about a bloated federal government that wastes money...

...have people who won't know where their checks are in 1999," Faircloth's legislative **director** , Jim Highland, said.

D'Amato, a virulent crusader against bank fees, railed that recipients would...

...estimates there are 10 million Americans who receive federal benefits but don't have bank **accounts** .

While **many** of these recipients wind up cashing their checks at banks, the government wants them to managing **director** in the electronic commerce division of

the Washington-based Furash & Co. consultancy. "The only two banks I know [offering accounts to unbanked benefits recipients] are Citibank [CCI] and Banc **One** [ **ONE** ]."

Donald Hammond, deputy fiscal assistant secretary at the Treasury, says banks will save money just...on electronic benefits transfer (EBT) earlier in the "Countdown to '99" conference, Melba Price, associate **director** in the Missouri Department of Social Services, reported an 11 percent caseload drop when the...

13/3,K/6 (Item 4 from file: 267)

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00025831

**VENDORS PREPARE FOR JAVA REVOLUTION**  
**RETAIL DELIVERY SYSTEMS NEWS**

June 6, 1997 VOL: 2 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1248 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...6)

recently signed its first bank to its Java application, First Tennessee Bank in Memphis.

" **Several** " PC-based **vendors** also are testing Java creations, says Hayes.

MECA of Trumbull, Conn., meanwhile, is one of...commerce on their minds, which could mean opportunities for partnerships and the possibility of transacting **online payments** for large entertainment companies, says Lambert.

Non-Java Back-ends

Home Account's system relies...online.

Create a well-rounded PFM team.

The emerging software will require new skills to **direct** content to the appropriate technology channel. The team will need people with skills in Internet technology, online financial services and media **direction** . Companies will need to offer sweet deals with high salaries and stock options to compete...

13/3,K/7 (Item 5 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00025788

#### NEWS BRIEFS

ITEM PROCESSING REPORT

June 5, 1997 VOL: 8 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 566 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...developed ePay, a product designed to streamline the accounts receivable systems for a variety of **billers** . Because so **many electronic payments** -- touchtone telephone and personal computer bill payment -- result in the creation of paper checks and...

...biller. Results

include more errors and higher receivables processing costs. ePay is an electronic, bi- **directional** system in which the accounts receivables process is designed to be faster, more accurate and...

...exchange of funds and remittance information electronically. ePay serves as an electronic lockbox, in which **electronic** delivery of **payment** is standard, ...in the number of exception items. The operating system features an end-to-end bill **payment** program and **electronic** update of accounts receivable files, even if payment adjustments and error corrections were necessary. An...

13/3,K/8 (Item 6 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00003446

**Securitization: A Viable Cure For What Ails The Health-Care Industry**  
Asset-Backed Securities Week  
January 20, 1997 VOL: 3 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: INVESTMENT DEALERS DIGEST  
LANGUAGE: ENGLISH WORD COUNT: 1574 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

By Sharon Crockett and Kevin Mullaly, **directors** in the asset securitization group at CIBC Wood Gundy.

Most of us are by now...

...patient accounting systems could make it difficult for some health care providers to securitize their **accounts** receivable. **Many** providers' systems are ill-equipped to value, track and report on medical receivable net balances...better position to take advantage of all that securitization can offer them. They are combining **electronic billing** (bringing with it a concomitant increase in accuracy) with a more proactive approach to the ...

13/3,K/9 (Item 7 from file: 267)  
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00003336

**LOCKBOX CHANGES EASES PROCESSING**  
CORPORATE EFT REPORT  
April 16, 1997 VOL: 17 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 571 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...to pull up the data online.

\* Is the company ready to move from paper to **electronic payments**? Corporations need to know what the minimum data needed to post **payments electronically** and how a financial institution can help them.

Setting Up a LockBox

Companies need to...

...and a back-

up site in case of a natural disaster, says Ira Marrow, research **director** for financial services at Stamford, Conn.-based Gartner Group.

Companies can receive lockbox quality reviews...

...has a high volume of recurring bills," he says. They also are beneficial for local **vendors** that have **different** customers every month. Many firms are not willing to implement electronic bill processing because not...

13/3,K/10 (Item 8 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00003086

**FIRST UNION TAPS MOST PROFITABLE**  
RETAIL DELIVERY SYSTEMS NEWS  
February 28, 1997 VOL: 2 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1037 RECORD TYPE: FULLTEXT

TEXT:

...customers using the services, says Edgar Brown, senior vice president of the bank's customer **direct** access division.

The potential profitability of online banking was clear to First Union when it...take statements from billers and post them online. Customers can initiate payment that is sent **directly** to the bank, which then sends the **electronic payment** to the biller via electronic data interchange.

The ePAY system would eliminate the manual check...

...a list of consumers that paid their bills, says Brown. The bank is negotiating with **several billers** to pilot the system, Brown says. CyberCash of Reston, Va. is piloting a similar system...

13/3,K/11 (Item 9 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00001717

**INTERNET APPLICATIONS TO AFFECT THE BACK-OFFICE**  
BANK AUTOMATION NEWS

August 21, 1996 VOL: 8 ISSUE: 16 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1213 RECORD TYPE: FULLTEXT

TEXT:

...office processing and staffing requirements as the Internet becomes a more viable distribution channel for **customer** service, analysts say.

Potential transaction volumes generated by front-end Internet applications, such as home...

...in back office processing for 18-to-36 months. There will be minor [changes] with **customer** support, in terms of E-mail inquiries, but I don't see banks re-designing...

...investigation, sources say.

A major application to hit back rooms will be check imaging as **customers** begin to access check images **directly** over the Web, says David Koto, executive vice president at New Smyrna Beach, Fla.-based Brintech Inc.

Imaging Checks Saves Time

Typically when a **customer** wants to see a check, a bank representative must search out the actual check from the files, make a photocopy and send it to the **customer**.

Now **customers** can pull up the information via the Internet and cut out the middle-man, says...

...Forrester Research.

Banks should have written policies that delegate responsibility for managing response times to **customer** inquiries, suggests Robb Chamberlain, senior vice president of Heathrow, Fla.-based FiTech. Some analysts suggest delegating this to the marketing department, which should have a feel for what **customers** are looking for.

For example, at Dublin, Ireland-based Allied Irish Banks someone has been...

...the response time down. The bank plans to offer extended E-mail services so its **customers** can request specific attendants.

In order to sustain a common look and feel of the...manager also must

be prepared to update information on the web pages to sustain fresh **customer** appeal, Forrester says.

#### Finding the Right Partner

Finding trustworthy and stable solutions partners is key...

...Wide Web offering, analysts say.

"Larger banks may want to consider outsourcing to a single **vendor** across the **different** internal divisions to make sure that the (Web) pages have a consistent look and feel...

...set up the bank's Web page because the vendor plans to add Internet-based **customer** inquiry applications by the end of the year, which should make the bank's Web...

...of private financial services at the bank.

Additionally, because the bank is already a Fiserv **customer**, it should make it easier to add new Internet-based services and connect them to...

...balance inquiries by the end of the year. We are also considering internal transfers to **different accounts** in the near future, she added.

At present, the page gives a summary of product...

...not integrated into the bank's internal system.

However, banks still are uncomfortable using the **Internet** as a **payment** delivery channel, according to a recent survey conducted by the Business Research Group (BRG).

BRG...

...provider, such as CompuServ, of Columbus, Ohio or Prodigy, of New York.

If banks offer **direct** Internet access they would have to make adjustments to their graphical user interfaces and solve...

...host computer, says Jim

Moore, president of Durham, N.C.-based Mentis Corp. The data **customers** want resides in separate machines which will require additional connections.

Only a few banks have started offering bill **payment** via the **Internet**. Some of ...software supplier. The company worked with Columbus, Ohio-based Banc

One to set up a "**universal** secure gateway system" to provide a back-office check image system. "**Customers** can authenticate themselves and go through the system secured," says Jonathan Guerster, **director** of business development for Open Market.

Another issue blocking usage of the Internet for a...

13/3,K/12 (Item 10 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00001430

#### INTRANETS LATEST TOOL FOR STREAMLINING BUSINESS

##### BANK AUTOMATION NEWS

July 24, 1996 VOL: 8 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1273

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

#### TEXT:

You may want to explore intranets to enhance in-house productivity and improve **customer** service through E-mail, groupware

and workflow applications.

An intranet is an internal form of...

...and

distributed technology services.

One of the first Intranet applications implemented was the bank's **universal** locator system, which formerly was distributed as phone book-type catalogs, Carnella says. Lending policies...

...eliminates the need for

copying policy and rate documents for hundreds of employees. Service to **customers** is enhanced because bank officers have immediate access to updated information, Carnella says.

Although Chase...immature intranet vendor market already is changing, says Boston-based Aberdeen Group analyst, Tim Sloane. **Many vendors** are bringing collaborative and communications components together, which is a technology shift nothing short of...

...Notes Release 4.5 this month, a single client application with messaging, groupware applications and **direct** access to the World Wide Web. Notes 4.5 is to ship in September.

Notes...

...Users can launch Microsoft or Netscape browsers from the 4.5 client by clicking a **universal** resource locator in any Notes ...the Internet.

Oracle believes that the marketplace for features such as document management, imaging and **electronic payments**, as well as vertical applications, is changing fundamentally. Users want everything integrated as one product...

...their business processes on intranets, the Internet and the Web.

InterOffice, based on the Oracle **Universal** Server, permits integration of collaborative functions with existing applications, which allows users to share information...

13/3,K/13 (Item 11 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00001357

#### INTERNET PAYMENT COMPETITION HEATS UP

##### FINANCIAL SERVICES REPORT

July 17, 1996 VOL: 13 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1331 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

#### TEXT:

Clearly, the dominant **Internet payment** method will be determined by consumer preference.

However, banks now have the opportunity to claim...

...has the

products to help banks solidify their demand deposit relationships on the Internet. However, **several** other **vendors** claim their payment systems are superior.

Three **on - line payment** players have distinguished themselves among

the hype: CyberCash, Digicash, with U.S. headquarters in New...

...Holdings, of San Diego.

CyberCash says it soon will be offering a full array of **Internet payment** options for banks and consumers. Its electronic wallet will be filled with the same choices...technology from Digicash, the bank has set up a three-step process for making small **payments** over the **Internet**. Consumers with accounts at Mark Twain can transfer funds into the "mint," which is a...



record-keeping, Crone says.

Pay Now Alternative

CyberCash also is gearing up to offer a **direct** access to demand deposit accounts (DDA), for which it claims there is no competition. The...

...swell is at the DDA," Crone says. "Either by funding the CyberCash wallet or providing [ **direct** access], that is how they will win back their market."

While offering extended payment services...

13/3,K/14 (Item 12 from file: 267)  
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00001294

**HIGH TECH WHOLESALE LOCKBOX MORE THAN FLOAT, AVAILABILITY**  
TREASURY MANAGER'S REPORT  
July 5, 1996 VOL: 4 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1008 RECORD TYPE: FULLTEXT

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TEXT:

...lockbox services as a platform for outsourcing opportunities that range from sending out invoices to **directly** updating the corporate accounts receivable file.

Sixty-eight percent of all U.S. companies reported...

...kind of flexibility, a wholesale lockbox bank can help bridge the move from paper-based **payments** to **electronic** transactions.

"We're not going to reach critical mass for **electronic payment** transactions until well into the next decade," says Selma Schohn, senior **director** of market management for Citibank [CCI], which is headquartered in New York.

The bank is...

...a transaction, the more opportunity you have for something to go wrong," says Jane Hamley, **director** of product management for Pittsburgh-based Mellon Bank. ...using three different service providers in three different cities, you may need to open three **different** bank **accounts** which you then have to reconcile," says Hamley. Mellon, which has seven lockbox sites throughout...

13/3,K/15 (Item 13 from file: 267)  
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00001160

**VENDORS, BANKS GET ON SET WAGON.**  
RETAIL DELIVERY SYSTEMS NEWS  
June 21, 1996 VOL: 1 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 155 RECORD TYPE: FULLTEXT

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TEXT:

**Several vendors** and banks said they will support Redwood Shores, Calif.-based VeriFone's efforts to create an **Internet Payment** solution in compliance with MasterCard and Visa's secure electronic

transactions (SET) protocol, VeriFone says...

...Data Security and VeriSign. Banks that have signed on include the Royal Bank of Canada, **Universal** Savings Bank and Wells Fargo. VeriFone's products aim to implement secure **Internet payment** transactions by initially allowing **consumers** to use widely available secure sockets layered-compatible browsers to buy products from Internet merchants...

13/3,K/16 (Item 14 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00000869

**INVESTMENTS IN TECHNOLOGY WILL DRIVE BANKING MARKET**

CORPORATE EFT REPORT

May 15, 1996 VOL: 16 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1071 RECORD TYPE: FULLTEXT

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TEXT:

U.S. banks will have to offer a full range of **electronic payment** and information services to remain competitive in the retail and corporate banking markets, according to...

...compliment or a competitor to the insurance companies, brokerage houses, mutual fund families and third **party** processors that are taking over the traditional banking business.

The biggest U.S. banks are...

...Takes the Lead

New York-based Citibank is introducing a suite of services for corporate **customers** that provides a bridge from paper-based payments and information to electronic data interchange (EDI) and image-based check processing. "We're not going to reach critical mass for **electronic payment** transactions until well into the next decade," says Selma Schohn, senior **director** of market management for Citibank. But corporate demand, she says, is already there, led by...

...Angeles. Because the bank will be able to transmit check images between the sites, corporate **customers** can **direct** where certain processing should be done in order to better control float and funds availability...

...exceptions. Wholesale lockbox payments would be matched electronically to the accounts- receivable file. The corporate **customer** would receive an exception file on the same day the processing takes place, potentially speeding...that want to avoid the time and expense of manually entering remittance data or establishing **accounting** interfaces for **various** payment formats can pay the bank to do it. The bank would consolidate the remittance...

...house file -- and transmit it to the corporation as one file in whatever format the **customer** requires.

\* Generalized forms data capture. Another opportunity to eliminate manual data entry, this technology uses...

...The eight CRS capabilities are in various stages of rollout in the United States, with **global** capability the ultimate goal. Two **customers** are already in pilot projects. Chicago-based Heller Financial, a factoring company, is receiving check...

...Bank and Trust in Victoria, Texas. "As long as I can continue to provide my

**customers** with access to the payments system in a context that appeals to them and to...

...business," Fisher says.

For now ACH origination is his hot product. "I've tripled my **customers** in the last year," Fisher says. As smaller and smaller firms use PCs, they discover **direct** deposit and on-line balance reporting. "As these systems become more and more available to...

13/3,K/17 (Item 15 from file: 267)  
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00000826

**WILL THAT BE CASH, CREDIT OR DIGITAL TOKEN?**

RETAIL DELIVERY SYSTEMS NEWS

May 10, 1996 VOL: 1 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1265 RECORD TYPE: FULLTEXT

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TEXT:

...Electronic commerce won't be conducted in one format, any time soon," predicts Win Treese, **director** of advanced development at Open Market Inc. of Cambridge, Mass.

Marvin Sirbu of the Information...

...in the electronic world, just as they do in the paper world."

A number of **electronic payment** methods already are in development, including digital tokens; electronic data interchange (EDI) over the Internet; digital checks; on-line, consensual accounting mechanisms; secure "tunnels" through the Internet; and third-party **electronic payment** processing.

Some of these payment methods will become popular for purchasing information goods, such as...

...says.

In addition, alternative methods must be investigated because some corporations are reluctant to use **electronic payment** methods that require credit cards, Treese said. "Businesses typically want to receive a purchase order...

...in  
San Francisco.

But for this to happen, banks and corporations will have to develop **electronic payment** methods that provide quick transaction times, low set-up and transaction costs, and relatively little...

...find those  
that best integrate electronic commerce with banking functions.  
Here is a sampling of **electronic payment** solutions being developed:

\* Secure "tunnels" through the Internet. Netscape devised a system in which any...electronic checks," Sirbu said. He predicted digital checks could become popular in five years.

\* Consensual **accounting**. Several companies, including CompuServe, based in Columbus, Ohio, and America Online Inc., headquartered in Vienna, Va...

13/3,K/18 (Item 1 from file: 608)  
DIALOG(R)File 608:KR/T Bus.News.  
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00354617 Story Number: 17757 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**THE JOURNAL OF COMMERCE CYBERTRADE COLUMN**

Dennis Stillwell

The Journal of Commerce

July 31, 1996 15:51 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 1236

...TEXT: they can use clip art to enhance the graphic look of documents, brochures, flyers and **Web sites** without **payment** to the creator of

the art. However, read the licensing agreement carefully.

Some clip art...

...type, "Third-party clip art has been licensed to Corel for use.... Each third-party **vendor** places **various** restrictions on the use of their clip art

and users must contact the vendors directly...Dennis Stillwell is chairman and chief executive of IMEX Exchange Inc.

For a list of **additional URL** addresses on this topic, check

<http://www.imex.com/cybertr.html>. Comments and suggestions may.